Consumer Expenditures in 2015

April 2017 | Report 1066

This Consumer Expenditure Survey (CE) Annual Report presents integrated data from the 2015 Diary and Interview portions of the CE, including data tables. The tables show average expenditures, income, and characteristics for consumer units[1] classified by the following characteristics: quintiles and deciles of income, before-tax income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure and type of area (urban or rural), region of residence, occupation, highest education level of any consumer-unit member, race, and Hispanic or Latino origin. This report highlights spending patterns for 2015 from the CE, including a brief discussion of expenditure changes for the year, and provides a description of the CE survey.

Consumer spending increased 4.6 percent in 2015, according to annual data from the CE. This follows an increase of 4.7 percent in 2014, previously recorded by the CE. The average annual expenditures by consumer units (CUs) increased from $53,495 in 2014 to $55,978 in 2015. Accompanying the 2015 increase in expenditures was an increase of 4.1 percent in average income before taxes from 2014 ($66,877) to 2015 ($69,627). 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 0.1 percent in 2015, compared with the 4.6-percent increase in spending. In 2014, prices increased by 1.6 percent, compared with the 4.7-percent increase in spending.

Developments in 2015

During 2015, spending increased across the nine largest aggregated categories of expenditures tracked by CE: food, housing, apparel and services, transportation, healthcare, entertainment, education, cash contributions, and personal insurance and pensions. (See table A.) Expenditures on healthcare and cash contributions rose only slightly, up 1.2 and 1.7 percent, respectively. Expenditures on education and personal insurance and pensions rose more noticeably, up 6.4 percent and 10.9 percent, respectively. Expenditures on food, housing, apparel and services, transportation, and entertainment rose between 3.4 and 4.7 percent, continuing the increases observed in 2014.

Consumer confidence levels also increased from 87 in 2014 to 98 in 2015, as published by the Consumer Confidence Index of the Conference Board. (The base year for the Consumer Confidence Index is 1985. Index values of 100 or higher reflect greater consumer optimism than measured in the base year.) The improvement in consumer confidence coincides with the gradual decline in the unemployment rate in 2015. According to the Current Population Survey, the monthly unemployment rate fell steadily throughout the year, from 5.7 percent in January to 5.0 percent in December. The average unemployment rate in 2015 was 5.3 percent, compared with an average of 6.2 percent in 2014. Despite these declines in the unemployment rate, the measure still remained above prerecession levels of 4.6 percent in 2006 and 2007. Although the number of long-term unemployed individuals (those without a job for 27 weeks or more) declined from 3.2 million in 2014 to 2.3 million in 2015, it was still higher than prerecession levels (1.2 million in 2007). In addition,

the rise in consumer confidence may reflect the acceleration in the economic recovery, as shown by the 2.4-percent increase in real GDP in 2015, compared with a 1.2-percent increase in 2014.

Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2012–15

See footnotes at end of table.

Item	2012	2013	2014	2015	Percent change		
					2012–13	2013–14	2014–15
Number of consumer units (in thousands)	124,416	125,670	127,006	128,437	…	…	…
Consumer unit characteristics							
Income before taxes	$65,596	$63,784	$66,877	$69,627	-2.8	4.8	4.1
Age of reference person	50.0	50.1	50.3	50.5	…	…	…
Average number in consumer unit							
People	2.5	2.5	2.5	2.5	…	…	…
Children under 18	0.6	0.6	0.6	0.6	…	…	…
Adults 65 and older	0.3	0.3	0.4	0.4	…	…	…
Earners	1.3	1.3	1.3	1.3	…	…	…
Vehicles	1.9	1.9	1.9	1.9	…	…	…
Percent homeowner	64	64	63	62	…	…	…
Average annual expenditures	$51,442	$51,100	$53,495	$55,978	-0.7	4.7	4.6
Food	6,599	6,602	6,759	7,023	0	2.4	3.9
Food at home	3,921	3,977	3,971	4,015	1.4	-0.2	1.1
Cereals and bakery products	538	544	519	518	1.1	-4.6	-0.2
Meats, poultry, fish, and eggs	852	856	892	896	0.5	4.2	0.4
Dairy products	419	414	423	413	-1.2	2.2	-2.4
Fruits and vegetables	731	751	756	769	2.7	0.7	1.7
Other food at home	1,380	1,412	1,382	1,419	2.3	-2.1	2.7
Food away from home	2,678	2,625	2,787	3,008	-2.0	6.2	7.9
Alcoholic beverages	451	445	463	515	-1.3	4.0	11.2
Housing	16,887	17,148	17,798	18,409	1.5	3.8	3.4
Shelter	9,891	10,080	10,491	10,742	1.9	4.1	2.4
Owned dwellings	6,056	6,108	6,149	6,210	0.9	0.7	1.0
Rented dwellings	3,186	3,324	3,631	3,802	4.3	9.2	4.7
Other lodging	649	649	710	730	0	9.4	2.8
Utilities, fuels, and public services	3,648	3,737	3,921	3,885	2.4	4.9	-0.9
Household operations	1,159	1,144	1,174	1,309	-1.3	2.6	11.5
Housekeeping supplies	610	645	632	655	5.7	-2.0	3.6
Household furnishings and equipment	1,580	1,542	1,581	1,818	-2.4	2.5	15.0
Apparel and services	1,736	1,604	1,786	1,846	-7.6	11.3	3.4
Transportation	8,998	9,004	9,073	9,503	0.1	0.8	4.7
Vehicle purchases (net outlay)	3,210	3,271	3,301	3,997	1.9	0.9	21.1
Gasoline and motor oil	2,756	2,611	2,468	2,090	-5.3	-5.5	-15.3
Other vehicle expenses	2,490	2,584	2,723	2,756	3.8	5.4	1.2
Public and other transportation	542	537	581	661	-0.9	8.2	13.8
Healthcare	3,556	3,631	4,290	4,342	2.1	18.1	1.2
Entertainment	2,605	2,482	2,728	2,842	-4.7	9.9	4.2
Personal care products and services	628	608	645	683	-3.2	6.1	5.9
Reading	109	102	103	114	-6.4	1.0	10.7

Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2012–15

Item	2012	2013	2014	2015	Percent change		
					2012–13	2013–14	2014–15
Education	1,207	1,138	1,236	1,315	-5.7	8.6	6.4
Tobacco products and smoking supplies	332	330	319	349	-0.6	-3.3	9.4
Miscellaneous	829	645	782	871	-22.2	21.2	11.4
Cash contributions	1,913	1,834	1,788	1,819	-4.1	-2.5	1.7
Personal insurance and pensions	5,591	5,528	5,726	6,349	-1.1	3.6	10.9
Life and other personal insurance	353	319	327	333	-9.6	2.5	1.8
Pensions and Social Security	5,238	5,209	5,399	6,016	-0.6	3.6	11.4

Source: U.S. Bureau of Labor Statistics.

Expenditure shares

Table B provides the percent distribution of total annual expenditures shares by major expenditure categories for all CUs from 2012 to 2015. Expenditure shares usually do not fluctuate much in the short term and therefore are more useful for identifying spending trends over time. As in previous years, housing was the largest component of overall expenditures, accounting for 32.9 percent of total expenditures in 2015. Housing expenditures were followed by transportation (17.0 percent) and food expenditures (12.5 percent).

The most notable changes in expenditure shares between 2014 and 2015 were in personal insurance and pensions, and the transportation subcategories of vehicle purchases and gasoline and motor oil. Personal insurance and pensions increased from 10.7 percent to 11.3 percent of expenditures, reversing multiple years of consecutive decline. Although the share for total transportation held steady at 17.0 percent, within that category, vehicle purchases increased from 6.2 percent to 7.1 percent of expenditures, and gasoline declined from 4.6 percent to 3.7 percent of spending. Healthcare decreased from 8.0 percent to 7.8 percent. The shares for all other major categories stayed the same or remained within 0.1 percentage point of their 2014 levels.

Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2012–15

Spending category	2012	2013	2014	2015
See footnotes at end of table.				
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.8	12.9	12.6	12.5
Food at home	7.6	7.8	7.4	7.2
Food away from home	5.2	5.1	5.2	5.4
Alcoholic beverages	0.9	0.9	0.9	0.9
Housing	32.8	33.6	33.3	32.9
Shelter	19.2	19.7	19.6	19.2
Utilities, fuels, and public services	7.1	7.3	7.3	6.9
Household operations	2.3	2.2	2.2	2.3
Housekeeping supplies	1.2	1.3	1.2	1.2
Household furnishings and equipment	3.1	3.0	3.0	3.2

Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2012–15

Spending category	2012	2013	2014	2015
Apparel and services	3.4	3.1	3.3	3.3
Transportation	17.5	17.6	17.0	17.0
Vehicle purchases (net outlay)	6.2	6.4	6.2	7.1
Gasoline and motor oil	5.4	5.1	4.6	3.7
Other vehicle expenses	4.8	5.1	5.1	4.9
Public and other transportation	1.1	1.1	1.1	1.2
Healthcare	6.9	7.1	8.0	7.8
Entertainment	5.1	4.9	5.1	5.1
Personal care products and services	1.2	1.2	1.2	1.2
Reading	0.2	0.2	0.2	0.2
Education	2.3	2.2	2.3	2.3
Tobacco products and smoking supplies	0.6	0.6	0.6	0.6
Miscellaneous	1.6	1.3	1.5	1.6
Cash contributions	3.7	3.6	3.3	3.2
Personal insurance and pensions	10.9	10.8	10.7	11.3
Life and other personal insurance	0.7	0.6	0.6	0.6
Pensions and Social Security	10.2	10.2	10.1	10.7

Source: U.S. Bureau of Labor Statistics.

Housing

Average expenditures on mortgage interest and charges for homeowners with a mortgage decreased only slightly in 2015. Homeowners spent 0.2 percent less on this component in 2015 ($7,939) than they did in 2014 ($7,952). By comparison, homeowners with a mortgage spent $8,779 on this component in 2007. This reflects the continuing trend of lower interest rates, which, despite recent increases, has been in place since the recent recession that began in December 2007 and ended in June 2009.

In addition, although the recession led to an overall trend of fewer CUs owning homes, the CE reported a reversal of this trend in 2013, when the number of homeowners increased from 79.9 million in 2012 to 80.1 million in 2013. There has not been much change since then, with homeownership declining to 79.6 million in 2014 and increasing to 80.0 million in 2015, still slightly below the prerecession level of 80.2 million homeowners in 2007 (homeowners made up 66.8 percent of all CUs in that year).

In percentage terms, homeownership dropped again this year to 62.3 percent from 62.7 percent in 2014. According to the CPI-U, rents for primary residences have increased 21.9 percent between 2007 and 2015. During the 2007–15 time span, the average annual rental payments reported in the CE increased 28.0 percent ($9,900 in 2015, compared with $7,732 in 2007), reflecting the increase in demand for rental units.

Also of note is the drop in spending on utilities, fuels, and public services, as a percentage of total expenditures, from 7.3 percent in 2014 to 6.9 percent in 2015. By comparison, expenditures on this item reached 7.6 percent of

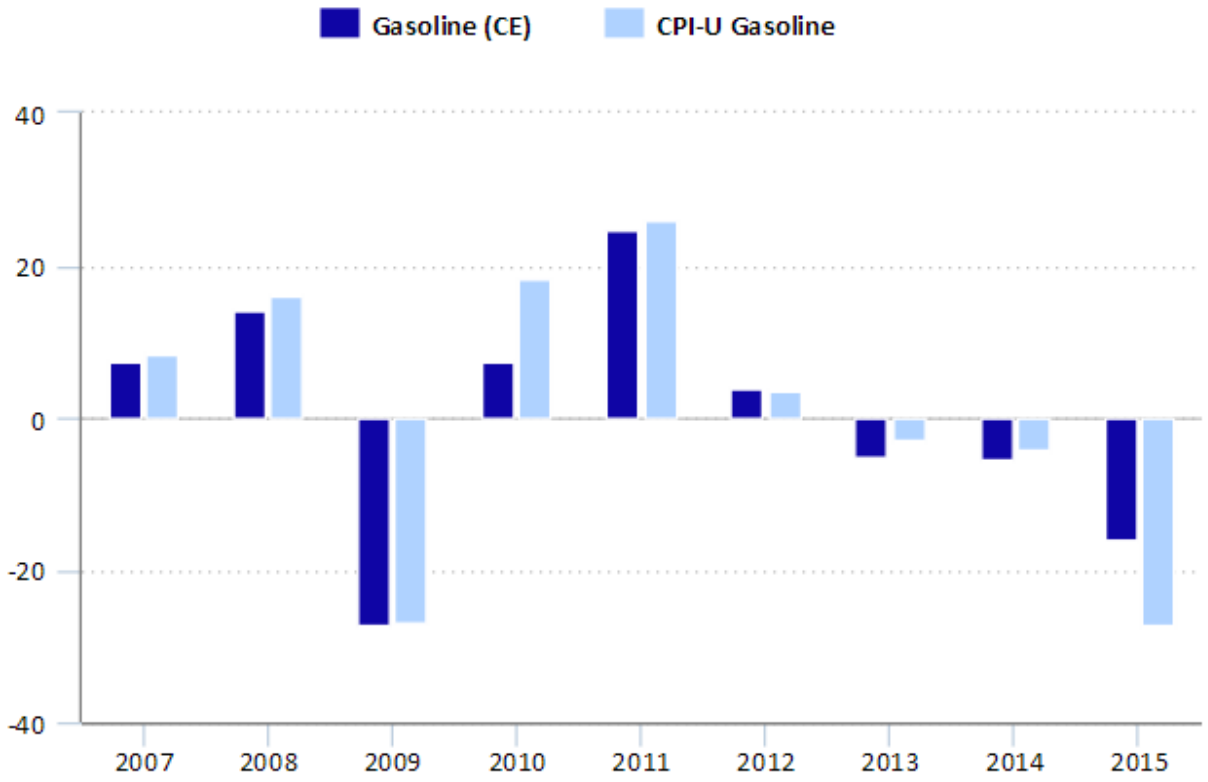
expenditures in 2010. This decline is partially due to lower expenditures on natural gas and electricity, which declined 4.1 percent and 1.6 percent, respectively, from 2014 to 2015.

Gasoline

Average expenditures on gasoline decreased in 2015. CUs spent 16.1 percent less in 2015 ($1,915) than they did in 2014 ($2,284), reflecting how oil and gasoline prices decreased throughout 2015. Chart 1 shows the percent change in expenditures on gasoline and the price of gasoline between 2007 and 2015. For most years, the change in consumer spending is similar to the change in prices. In 2015, the percentage decline in spending on gasoline was smaller (16.1 percent) than the drop in the CPI index for gasoline (27.2 percent).

Gasoline expenditures decreased in every income quintile in 2015. The first (lowest) quintile had the largest percentage decrease in expenditures from 2014 to 2015—a decline of 19.7 percent—from $1,095 to $880. By age of reference person, all age groups decreased spending in 2015. The largest percentage decrease was in the 65–74 age group (down 19.3 percent to $1,535), followed by the 55–64 age group (down 18.3 percent to $1,946).

Chart 1. Spending and price index percent changes on gasoline, consumer expenditure survey (CE), consumer price index (CPI), 2007–15

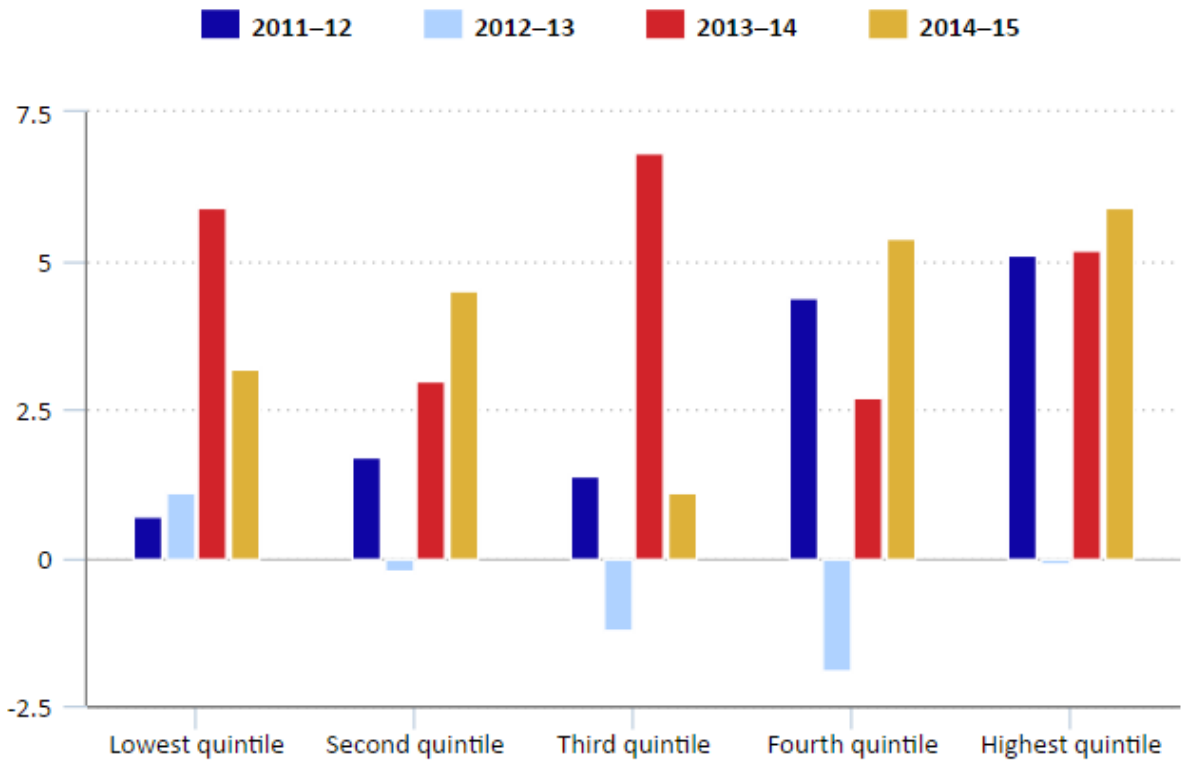


Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

Expenditures by income quintile

Spending increased across all five income quintiles in 2015. This continued the trend seen in 2014, when there were also increases in all five income quintiles. (See chart 2.) The third quintile increased spending by 1.1 percent in 2015, while the lower two and upper two quintiles increase spending between 3.2 and 5.9 percent. Table C shows more details on spending by income quintile.

Chart 2. Percent change in average annual expenditures by income quintile, Consumer Expenditure Survey, 2011–15



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

All income quintiles showed higher spending on food away from home, housing, transportation, and personal insurance and pensions in 2015 relative to 2014. (See table C.) Among these categories, personal insurance and pensions expenditures rose most significantly, with increases between 9.0 percent and 18.2 percent among the quintiles. Cash contributions expenditures rose for the lowest (up 40.7 percent) and highest quintiles (up 3.1 percent), while the middle three quintiles reduced their expenditures in this category between 1.2 percent and 7.1 percent. Food at home, apparel and services, and healthcare all saw increases in 3 of the 5 quintiles. Four of five quintiles increased spending on entertainment, food, and all other expenditures.

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, Consumer Expenditure Survey, 2014–15

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
See footnotes at end of table.										
Average annual expenditure change										
Total	757	3.2	1517	4.5	517	1.1	3254	5.4	6145	5.9
Food	100	2.7	268	5.6	-193	-3.2	386	5.0	755	6.5
Food at home	-7	-0.3	133	4.2	-225	-6.1	44	1.0	271	4.5
Food away from home	106	9.1	135	8.4	32	1.4	343	10.5	485	8.7
Housing	247	2.6	324	2.6	361	2.3	840	4.3	1215	3.8
Apparel and services	-10	-1.3	17	1.5	-231	-15.1	126	6.8	400	11.0
Transportation	4	0.1	227	4.0	345	4.1	486	4.5	1046	6.2
Healthcare	62	3.3	171	5.3	-61	-1.5	245	4.8	-171	-2.4
Entertainment	162	14.6	172	11.0	-146	-6.2	83	2.8	290	5.2
Cash contributions	206	40.7	-80	-7.1	-84	-5.9	-23	-1.2	123	3.1
Personal insurance and pensions	91	18.2	146	9.2	427	12.0	921	13.7	1467	9.0
All other expenditures	-105	-5.1	272	14.2	99	3.8	190	5.2	1020	13.6

Source: U.S. Bureau of Labor Statistics.

Food

Food expenditures increased for all but the third quintile in 2015. This is similar to 2014, when expenditures increased for all but the second quintile. The highest quintile registered the largest percentage increase in food expenditures, an increase of 6.5 percent, from $11,595 in 2014 to $12,350 in 2015. This reflected a 4.5-percent increase in food-at-home spending and an 8.7-percent increase in food-away-from-home expenditures. Although expenditures on food away from home for the upper two and lower two quintiles increased significantly, with percentage increases ranging from 8.4 to 10.5, no clear pattern emerged for expenditures on food at home. The lowest and third quintile reduced expenditures by 0.3 and 6.1 percent, respectively; the second, fourth, and highest quintiles increased expenditures 4.2, 1.0, and 4.5 percent, respectively.

There was an increase in food expenditures in all but the 65–74 age group (which declined 1.4 percent) in 2015. The under-25 and 35–44 age groups had the highest percentage increase in overall food expenditures in 2015, up 10.6 and 9.7 percent, respectively, outpacing their overall expenditure increases of 1.9 and 4.5 percent. The 45–54 and over-75 age groups also increased overall food expenditures by considerable margins, up 4.6 percent and 4.9 percent, respectively. These increases were similar to their overall expenditure increases of 6.2 percent and 4.0 percent. Increases for the 25–34 and 55–64 age groups were more modest, up 0.1 and 2.8 percent, respectively, which was lower than the rate of increase in their overall expenditures, up 5.1 percent and 4.5 percent, respectively.

Notes

[1] 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.

Statistical Tables

Table 1. Quintiles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

See footnotes at end of table.

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)	128,437	25,672	25,562	25,700	25,730	25,773
Lower limit	(1)	(1)	$19,572	$37,638	$62,587	$103,057
Consumer unit characteristics						
Income before taxes	$69,627	$10,916	$28,343	$49,606	$80,813	$177,851
Age of reference person	50.5	53.3	53.6	49.3	47.9	48.7
Average number in consumer unit						
People	2.5	1.7	2.2	2.5	2.9	3.1
Children under 18	.6	.3	.5	.6	.7	.8
Adults 65 and older	.4	.4	.5	.4	.3	.2
Earners	1.3	.5	.8	1.3	1.8	2.0
Vehicles	1.9	.9	1.5	1.9	2.4	2.7
Percent homeowner	62	38	53	60	73	87
Average annual expenditures	$55,978	$24,470	$35,063	$45,912	$63,671	$110,508
Food	7,023	3,767	5,022	5,799	8,165	12,350
Food at home	4,015	2,499	3,271	3,445	4,545	6,310
Cereals and bakery products	518	333	432	450	598	776
Meats, poultry, fish, and eggs	896	590	776	766	1,008	1,338
Dairy products	413	249	329	362	462	662
Fruits and vegetables	769	483	621	643	863	1,233
Other food at home	1,419	843	1,112	1,225	1,614	2,302
Food away from home	3,008	1,268	1,751	2,354	3,620	6,040
Alcoholic beverages	515	195	253	387	578	1,161
Housing	18,409	9,890	12,832	15,809	20,408	33,027
Shelter	10,742	6,033	7,320	8,985	11,786	19,537
Owned dwellings	6,210	1,817	2,906	4,363	7,480	14,437
Rented dwellings	3,802	4,034	4,121	4,267	3,660	2,933
Other lodging	730	182	293	355	647	2,167
Utilities, fuels, and public services	3,885	2,328	3,211	3,768	4,454	5,653
Household operations	1,309	462	714	1,006	1,346	3,006

Table 1. Quintiles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Housekeeping supplies	655	378	517	563	701	1,113
Household furnishings and equipment	1,818	689	1,070	1,487	2,121	3,717
Apparel and services	1,846	776	1,139	1,303	1,984	4,025
Transportation	9,503	3,559	5,923	8,820	11,330	17,834
Vehicle purchases (net outlay)	3,997	1,136	2,260	3,716	4,995	7,853
Gasoline and motor oil	2,090	939	1,532	2,110	2,632	3,226
Other vehicle expenses	2,756	1,270	1,859	2,538	3,115	4,985
Public and other transportation	661	214	271	455	587	1,769
Healthcare	4,342	1,930	3,423	3,965	5,327	7,048
Entertainment	2,842	1,270	1,738	2,219	3,051	5,919
Personal care products and services	683	307	453	524	797	1,331
Reading	114	37	82	107	134	210
Education	1,315	689	494	614	986	3,779
Tobacco products and smoking supplies	349	308	360	376	372	332
Miscellaneous	871	439	550	674	982	1,706
Cash contributions	1,819	712	1,054	1,335	1,890	4,089
Personal insurance and pensions	6,349	592	1,740	3,980	7,667	17,699
Life and other personal insurance	333	85	132	193	405	846
Pensions and Social Security	6,016	507	1,609	3,787	7,261	16,853

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

Table 2. Deciles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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	Eight 10 percent	Ninth 10 percent	Highest 10 percent
See footnotes at end of table.											
Number of consumer units (in thousands)	128,437	12,886	12,787	12,800	12,762	12,853	12,847	12,862	12,867	12,897	12,876
Lower limit	(1)	(1)	$11,890	$19,572	$27,964	$37,638	$49,452	$62,587	$79,640	$103,057	$144,180

Table 2. Deciles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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	Eight 10 percent	Ninth 10 percent	Highest 10 percent
Consumer unit characteristics											
Income before taxes	$69,627	$6,063	$15,806	$23,902	$32,797	$43,280	$55,934	$70,812	$90,810	$120,634	$235,160
Age of reference person	50.5	48.1	58.4	55.0	52.3	50.3	48.3	48.2	47.5	48.0	49.4
Average number in consumer unit											
People	2.5	1.6	1.7	2.0	2.4	2.5	2.6	2.8	2.9	3.0	3.1
Children under 18	.6	.3	.4	.5	.6	.6	.6	.7	.7	.7	.8
Adults 65 and older	.4	.3	.5	.5	.5	.4	.3	.3	.2	.2	.2
Earners	1.3	.5	.5	.7	1.0	1.3	1.4	1.7	1.8	2.0	2.1
Vehicles	1.9	.8	1.0	1.3	1.7	1.8	2.0	2.3	2.5	2.7	2.8
Percent homeowner	62	31	46	52	55	58	63	71	75	84	89
Average annual expenditures	$55,978	$23,705	$25,244	$32,545	$37,586	$42,227	$49,599	$58,398	$68,942	$87,860	$133,180
Food	7,023	3,860	3,674	4,554	5,489	5,312	6,287	7,512	8,817	10,537	14,160
Food at home	4,015	2,566	2,432	2,918	3,623	3,245	3,645	4,246	4,844	5,526	7,092
Cereals and bakery products	518	345	322	384	481	427	473	530	666	683	868
Meats, poultry, fish, and eggs	896	604	577	674	878	746	785	1,000	1,016	1,216	1,460
Dairy products	413	252	247	296	361	328	395	425	498	579	744
Fruits and vegetables	769	499	467	532	710	600	685	808	919	1,045	1,420
Other food at home	1,419	866	819	1,032	1,193	1,144	1,306	1,483	1,745	2,003	2,601
Food away from home	3,008	1,294	1,241	1,636	1,867	2,067	2,641	3,266	3,973	5,010	7,068
Alcoholic beverages	515	226	164	235	271	317	457	461	694	875	1,447
Housing	18,409	9,322	10,463	12,407	13,258	14,991	16,628	18,978	21,837	26,286	39,776
Shelter	10,742	5,727	6,341	7,215	7,426	8,531	9,439	10,898	12,674	15,200	23,882
Owned dwellings	6,210	1,529	2,107	2,767	3,045	3,869	4,858	6,653	8,306	11,281	17,598
Rented dwellings	3,802	4,043	4,024	4,140	4,103	4,329	4,205	3,715	3,604	2,632	3,235
Other lodging	730	155	209	308	279	334	376	530	763	1,287	3,048
Utilities, fuels, and public services	3,885	2,126	2,532	3,056	3,367	3,629	3,907	4,299	4,608	5,252	6,055
Household operations	1,309	451	474	697	731	870	1,142	1,246	1,446	2,186	3,828

Table 2. Deciles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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	Eight 10 percent	Ninth 10 percent	Highest 10 percent
Housekeeping supplies	655	356	400	479	554	538	589	626	777	957	1,268
Household furnishings and equipment	1,818	661	717	960	1,180	1,422	1,552	1,910	2,332	2,691	4,743
Apparel and services	1,846	745	807	1,001	1,276	1,198	1,408	1,781	2,186	2,606	5,443
Transportation	9,503	3,616	3,504	5,389	6,459	8,081	9,558	10,795	11,865	16,492	19,178
Vehicle purchases (net outlay)	3,997	1,170	1,101	1,881	2,641	3,482	3,949	4,828	5,162	7,528	8,178
Gasoline and motor oil	2,090	901	978	1,341	1,725	1,993	2,228	2,493	2,771	3,185	3,267
Other vehicle expenses	2,756	1,346	1,194	1,859	1,860	2,232	2,845	2,972	3,259	4,712	5,260
Public and other transportation	661	199	230	309	234	374	536	502	673	1,067	2,473
Healthcare	4,342	1,508	2,356	3,237	3,610	3,719	4,211	5,073	5,581	6,407	7,691
Entertainment	2,842	1,179	1,361	1,530	1,947	2,042	2,395	2,731	3,372	4,598	7,240
Personal care products and services	683	323	290	424	481	500	547	732	861	1,092	1,569
Reading	114	31	42	77	87	110	104	131	138	161	259
Education	1,315	1,019	356	579	409	507	722	825	1,147	2,237	5,323
Tobacco products and smoking supplies	349	296	320	329	390	380	371	354	390	382	281
Miscellaneous	871	469	409	469	631	583	764	885	1,078	1,338	2,075
Cash contributions	1,819	696	729	1,015	1,093	1,233	1,438	1,833	1,948	2,725	5,454
Personal insurance and pensions	6,349	414	771	1,298	2,184	3,252	4,709	6,306	9,028	12,124	23,283
Life and other personal insurance	333	54	116	105	159	185	201	306	505	515	1,177
Pensions and Social Security	6,016	359	655	1,193	2,025	3,067	4,508	6,000	8,523	11,609	22,106

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics.

Table 3. Income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

See footnotes at end of table.

Item	All consumer units	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $69,999	$70,000 and more
Number of consumer units (in thousands)	128,437	5,726	4,330	7,889	8,284	14,878	12,536	10,914	18,112	45,768
Consumer unit characteristics										
Income before taxes	$69,627	$1,971	$8,103	$12,705	$17,479	$24,927	$34,746	$44,568	$59,293	$137,312
Age of reference person	50.5	45.4	47.8	57.4	58.0	54.7	51.7	49.9	48.5	48.2
Average number in consumer unit										
People	2.5	1.6	1.7	1.6	1.8	2.1	2.4	2.5	2.6	3.0
Children under 18	.6	.3	.4	.3	.4	.5	.6	.6	.7	.8
Adults 65 and older	.4	.2	.3	.5	.5	.5	.5	.4	.3	.2
Earners	1.3	.5	.5	.4	.5	.7	1.0	1.3	1.5	1.9
Vehicles	1.9	.9	.9	.8	1.1	1.4	1.7	1.9	2.1	2.6
Percent homeowner	62	27	31	40	49	53	54	58	65	81
Average annual expenditures	$55,978	$24,632	$22,842	$23,019	$26,818	$33,269	$38,634	$42,529	$51,394	$91,251
Food	7,023	4,204	3,432	3,616	3,819	4,705	5,550	5,219	6,595	10,687
Food at home	4,015	2,678	2,247	2,577	2,485	3,037	3,588	3,152	3,864	5,594
Cereals and bakery products	518	366	306	338	325	410	460	427	493	708
Meats, poultry, fish, and eggs	896	660	471	642	583	689	889	706	843	1,205
Dairy products	413	249	237	255	254	306	354	333	412	578
Fruits and vegetables	769	526	433	481	489	555	701	585	724	1,085
Other food at home	1,419	878	801	861	834	1,077	1,185	1,101	1,391	2,019
Food away from home	3,008	1,526	1,185	1,040	1,334	1,668	1,961	2,067	2,731	5,092
Alcoholic beverages	515	262	197	165	175	229	280	369	410	939
Housing	18,409	9,369	9,357	9,693	10,762	12,409	13,714	15,082	17,213	27,795
Shelter	10,742	5,868	5,858	5,890	6,357	7,109	7,772	8,603	9,798	16,323
Owned dwellings	6,210	1,578	1,659	1,765	2,133	2,808	3,217	3,896	5,289	11,566
Rented dwellings	3,802	4,116	4,032	3,941	4,039	4,004	4,254	4,370	4,101	3,231

Table 3. Income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $69,999	$70,000 and more
Other lodging	730	174	167	184	185	297	302	337	408	1,525
Utilities, fuels, and public services	3,885	2,070	2,174	2,288	2,672	3,109	3,447	3,618	4,041	5,143
Household operations	1,309	378	441	484	527	693	735	915	1,164	2,300
Housekeeping supplies	655	349	309	365	424	502	571	515	575	956
Household furnishings and equipment	1,818	704	574	667	782	996	1,188	1,432	1,635	3,073
Apparel and services	1,846	860	702	642	882	1,057	1,279	1,157	1,450	3,207
Transportation	9,503	3,943	3,211	3,131	3,900	5,717	6,494	8,221	9,809	15,158
Vehicle purchases (net outlay)	3,997	1,627	849	737	1,316	2,169	2,421	3,652	4,155	6,684
Gasoline and motor oil	2,090	907	969	848	1,035	1,434	1,757	2,003	2,315	2,984
Other vehicle expenses	2,756	1,149	1,212	1,395	1,287	1,819	2,050	2,197	2,827	4,218
Public and other transportation	661	260	181	151	261	295	266	369	513	1,272
Healthcare	4,342	1,483	1,562	1,989	2,423	3,351	3,587	3,761	4,444	6,344
Entertainment	2,842	1,182	1,246	1,059	1,540	1,618	1,934	2,091	2,431	4,739
Personal care products and services	683	300	264	327	323	432	523	443	604	1,114
Reading	114	40	22	36	43	74	102	117	101	179
Education	1,315	1,415	822	338	554	462	423	586	709	2,590
Tobacco products and smoking supplies	349	337	282	296	302	346	384	384	382	345
Miscellaneous	871	547	430	275	509	466	666	648	720	1,421
Cash contributions	1,819	446	659	904	747	1,031	1,161	1,207	1,432	3,187
Personal insurance and pensions	6,349	245	656	547	839	1,372	2,537	3,244	5,093	13,547
Life and other personal insurance	333	63	40	98	111	107	169	194	222	670
Pensions and Social Security	6,016	182	615	450	728	1,265	2,368	3,050	4,871	12,877

Source: U.S. Bureau of Labor Statistics.

Table 4. Income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

See footnotes at end of table.

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)	128,437	17,946	23,162	12,536	10,914	18,112	18,168	15,616	6,020	5,964
Consumer unit characteristics										
Income before taxes	$69,627	$8,169	$22,263	$34,746	$44,568	$59,293	$83,413	$119,828	$170,277	$314,010
Age of reference person	50.5	51.3	55.9	51.7	49.9	48.5	47.6	48.0	49.2	49.6
Average number in consumer unit										
People	2.5	1.6	2.0	2.4	2.5	2.6	2.9	3.0	3.1	3.2
Children under 18	.6	.3	.5	.6	.6	.7	.7	.7	.8	.9
Adults 65 and older	.4	.4	.5	.5	.4	.3	.3	.2	.2	.2
Earners	1.3	.5	.7	1.0	1.3	1.5	1.8	1.9	2.1	2.1
Vehicles	1.9	.8	1.3	1.7	1.9	2.1	2.4	2.7	2.8	2.8
Percent homeowner	62	34	52	54	58	65	74	84	87	90
Average annual expenditures	$55,978	$23,479	$30,974	$38,634	$42,529	$51,394	$66,008	$86,140	$113,272	$158,731
Food	7,023	3,751	4,394	5,550	5,219	6,595	8,506	10,349	13,433	15,210
Food at home	4,015	2,523	2,843	3,588	3,152	3,864	4,611	5,539	6,858	7,360
Cereals and bakery products	518	338	380	460	427	493	615	691	852	879
Meats, poultry, fish, and eggs	896	603	652	889	706	843	1,013	1,209	1,469	1,494
Dairy products	413	248	288	354	333	412	461	581	716	777
Fruits and vegetables	769	482	532	701	585	724	888	1,050	1,411	1,428
Other food at home	1,419	850	992	1,185	1,101	1,391	1,633	2,008	2,410	2,782
Food away from home	3,008	1,228	1,551	1,961	2,067	2,731	3,895	4,810	6,575	7,850
Alcoholic beverages	515	204	210	280	369	410	605	893	1,188	1,777
Housing	18,409	9,507	11,821	13,714	15,082	17,213	20,871	26,032	33,244	47,927
Shelter	10,742	5,875	6,840	7,772	8,603	9,798	12,105	14,992	19,390	29,557
Owned dwellings	6,210	1,680	2,566	3,217	3,896	5,289	7,763	11,114	14,378	21,500
Rented dwellings	3,802	4,019	4,017	4,254	4,370	4,101	3,650	2,665	3,001	3,669

Table 4. Income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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
Other lodging	730	177	257	302	337	408	692	1,213	2,011	4,388
Utilities, fuels, and public services	3,885	2,191	2,953	3,447	3,618	4,041	4,489	5,172	5,813	6,382
Household operations	1,309	439	633	735	915	1,164	1,371	2,107	2,712	5,213
Housekeeping supplies	655	346	475	571	515	575	763	957	1,356	1,139
Household furnishings and equipment	1,818	656	920	1,188	1,432	1,635	2,143	2,803	3,973	5,635
Apparel and services	1,846	725	995	1,279	1,157	1,450	2,132	2,551	4,245	6,957
Transportation	9,503	3,407	5,069	6,494	8,221	9,809	11,857	15,745	16,835	22,003
Vehicle purchases (net outlay)	3,997	1,048	1,864	2,421	3,652	4,155	5,289	7,217	6,715	9,509
Gasoline and motor oil	2,090	896	1,291	1,757	2,003	2,315	2,661	3,126	3,201	3,378
Other vehicle expenses	2,756	1,271	1,631	2,050	2,197	2,827	3,278	4,364	5,276	5,659
Public and other transportation	661	193	283	266	369	513	629	1,039	1,643	3,458
Healthcare	4,342	1,724	3,019	3,587	3,761	4,444	5,436	6,308	7,351	8,185
Entertainment	2,842	1,146	1,590	1,934	2,091	2,431	3,213	4,442	6,588	8,273
Personal care products and services	683	302	393	523	443	604	842	1,082	1,443	1,681
Reading	114	34	63	102	117	101	134	166	209	315
Education	1,315	799	495	423	586	709	1,057	2,077	4,512	6,664
Tobacco products and smoking supplies	349	306	331	384	384	382	354	389	334	215
Miscellaneous	871	399	481	666	648	720	1,018	1,366	1,728	2,486
Cash contributions	1,819	698	929	1,161	1,207	1,432	2,002	2,723	3,594	7,597
Personal insurance and pensions	6,349	477	1,182	2,537	3,244	5,093	7,982	12,018	18,566	29,440
Life and other personal insurance	333	73	109	169	194	222	459	499	1,016	1,413
Pensions and Social Security	6,016	404	1,073	2,368	3,050	4,871	7,522	11,519	17,550	28,027

Source: U.S. Bureau of Labor Statistics.

Table 5. Age of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

See footnotes at end of table.

Item	All consumer units	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and older	65 to 74 years	75 years and older
Number of consumer units (in thousands)	128,437	7,605	21,018	21,514	24,252	24,089	29,960	17,336	12,623
Consumer unit characteristics									
Income before taxes	$69,627	$31,606	$64,472	$84,938	$95,248	$75,262	$46,627	$54,067	$36,408
Age of reference person	50.5	21.4	29.6	39.5	49.6	59.3	74.3	68.9	81.6
Average number in consumer unit									
People	2.5	2.0	2.7	3.3	2.8	2.2	1.7	1.8	1.6
Children under 18	.6	.4	1.0	1.4	.7	.2	.1	.1	(1)
Adults 65 and older	.4	(1)	(1)	(1)	(1)	.1	1.4	1.4	1.4
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.7	.3
Vehicles	1.9	1.1	1.7	1.9	2.3	2.1	1.7	1.9	1.4
Percent homeowner	62	14	39	57	70	75	79	80	77
Average annual expenditures	$55,978	$32,797	$52,062	$65,334	$69,753	$58,781	$44,664	$49,477	$38,123
Food	7,023	4,890	6,636	8,844	8,406	6,992	5,506	6,214	4,561
Food at home	4,015	2,543	3,539	4,944	4,713	4,200	3,398	3,803	2,859
Cereals and bakery products	518	335	463	642	576	522	470	506	423
Meats, poultry, fish, and eggs	896	599	754	1,113	1,115	940	715	834	557
Dairy products	413	243	378	512	466	427	360	393	316
Fruits and vegetables	769	462	677	988	855	791	678	728	612
Other food at home	1,419	904	1,267	1,688	1,701	1,519	1,174	1,343	950
Food away from home	3,008	2,347	3,097	3,900	3,693	2,792	2,108	2,411	1,702
Alcoholic beverages	515	250	543	697	547	574	362	451	244
Housing	18,409	11,328	18,305	22,204	21,160	18,188	15,529	16,465	14,253
Shelter	10,742	7,410	11,084	13,221	12,468	10,246	8,570	8,940	8,061
Owned dwellings	6,210	1,150	4,378	7,765	8,278	6,872	5,457	6,080	4,601
Rented dwellings	3,802	6,026	6,323	4,852	3,284	2,454	2,218	1,764	2,842
Other lodging	730	233	384	605	906	919	895	1,096	618
Utilities, fuels, and public services	3,885	2,058	3,298	4,283	4,642	4,182	3,624	3,833	3,339

Table 5. Age of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and older	65 to 74 years	75 years and older
Household operations	1,309	472	1,688	1,979	1,237	948	1,122	1,082	1,176
Housekeeping supplies	655	270	512	650	749	746	722	809	605
Household furnishings and equipment	1,818	1,119	1,723	2,071	2,064	2,067	1,492	1,802	1,072
Apparel and services	1,846	1,271	1,864	2,584	2,605	1,596	1,060	1,331	698
Transportation	9,503	6,320	9,777	10,945	11,781	10,024	6,846	8,028	5,228
Vehicle purchases (net outlay)	3,997	3,085	4,578	4,689	4,857	4,072	2,567	3,011	1,958
Gasoline and motor oil	2,090	1,432	2,152	2,516	2,611	2,138	1,445	1,709	1,083
Other vehicle expenses	2,756	1,479	2,426	2,948	3,572	3,093	2,268	2,651	1,747
Public and other transportation	661	324	621	792	741	721	566	657	440
Healthcare	4,342	978	2,770	3,873	4,669	5,112	5,756	5,715	5,814
Entertainment	2,842	1,354	2,475	3,192	3,317	3,323	2,464	3,005	1,728
Personal care products and services	683	406	611	818	821	714	573	608	526
Reading	114	38	86	95	106	115	175	157	199
Education	1,315	2,572	1,123	1,178	2,659	1,162	263	294	221
Tobacco products and smoking supplies	349	230	364	383	465	401	209	259	142
Miscellaneous	871	198	628	1,142	1,041	849	900	989	779
Cash contributions	1,819	397	874	1,664	2,395	2,066	2,287	2,273	2,306
Personal insurance and pensions	6,349	2,564	6,006	7,716	9,780	7,664	2,733	3,686	1,425
Life and other personal insurance	333	24	127	317	475	482	332	397	243
Pensions and Social Security	6,016	2,540	5,879	7,399	9,305	7,181	2,401	3,289	1,182

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

Table 6. Size of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
See footnotes at end of table.							
Number of consumer units (in thousands)	128,437	37,477	90,961	42,943	19,562	16,338	12,117

Table 6. Size of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Consumer unit characteristics							
Income before taxes	$69,627	$35,522	$83,678	$74,527	$88,483	$95,886	$91,889
Age of reference person	50.5	54.0	49.1	55.0	45.5	42.8	42.4
Average number in consumer unit							
People	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18	.6	(1)	.8	.1	.7	1.5	2.8
Adults 65 and older	.4	.3	.4	.6	.2	.1	.2
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.2
Vehicles	1.9	1.0	2.2	2.1	2.2	2.4	2.5
Percent homeowner	62	47	69	72	66	68	64
Average annual expenditures	$55,978	$33,508	$65,228	$58,668	$67,702	$75,276	$70,972
Food	7,023	3,989	8,268	7,085	8,526	9,771	10,015
Food at home	4,015	2,185	4,766	3,964	4,929	5,624	6,180
Cereals and bakery products	518	266	621	506	628	741	858
Meats, poultry, fish, and eggs	896	459	1,075	884	1,094	1,274	1,450
Dairy products	413	216	493	409	493	616	626
Fruits and vegetables	769	435	906	752	950	1,077	1,151
Other food at home	1,419	810	1,670	1,414	1,763	1,917	2,096
Food away from home	3,008	1,805	3,502	3,121	3,597	4,148	3,835
Alcoholic beverages	515	393	565	648	569	511	343
Housing	18,409	12,393	20,886	19,059	21,268	24,044	22,504
Shelter	10,742	8,069	11,843	10,903	12,026	13,615	12,495
Owned dwellings	6,210	3,321	7,400	6,699	7,405	8,999	7,723
Rented dwellings	3,802	4,382	3,563	3,111	3,943	3,865	4,146
Other lodging	730	366	880	1,093	678	751	626
Utilities, fuels, and public services	3,885	2,348	4,518	4,062	4,580	5,026	5,353
Household operations	1,309	650	1,580	1,156	1,796	2,371	1,667
Housekeeping supplies	655	375	769	754	764	749	857
Household furnishings and equipment	1,818	951	2,175	2,184	2,103	2,283	2,131
Apparel and services	1,846	957	2,211	1,596	2,230	3,390	2,766
Transportation	9,503	4,960	11,374	9,669	12,216	13,687	12,951

Table 6. Size of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Vehicle purchases (net outlay)	3,997	1,851	4,881	3,877	5,407	6,238	5,763
Gasoline and motor oil	2,090	1,085	2,503	2,085	2,589	3,043	3,121
Other vehicle expenses	2,756	1,632	3,218	2,896	3,474	3,672	3,353
Public and other transportation	661	393	771	812	746	735	714
Healthcare	4,342	2,638	5,044	5,406	4,728	4,943	4,406
Entertainment	2,842	1,711	3,307	3,312	3,219	3,468	3,229
Personal care products and services	683	417	792	729	839	887	814
Reading	114	80	128	151	101	124	94
Education	1,315	735	1,554	991	2,102	2,074	1,963
Tobacco products and smoking supplies	349	253	389	321	449	449	455
Miscellaneous	871	685	948	870	1,003	998	1,069
Cash contributions	1,819	1,400	1,991	2,238	1,791	1,517	2,076
Personal insurance and pensions	6,349	2,897	7,771	6,594	8,662	9,413	8,288
Life and other personal insurance	333	127	418	404	438	408	443
Pensions and Social Security	6,016	2,770	7,353	6,190	8,223	9,005	7,844

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

Table 7. Composition of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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			
See footnotes at end of table.										
Number of consumer units (in thousands)	128,437	62,003	28,007	29,300	5,313	14,374	9,613	4,697	7,400	59,034
Consumer unit characteristics										

Table 7. Composition of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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			
Income before taxes	$69,627	$96,764	$84,390	$107,586	$99,362	$110,541	$107,713	$103,044	$41,092	$44,701
Age of reference person	50.5	51.3	59.3	43.7	32.9	41.5	53.0	51.2	39.0	51.2
Average number in consumer unit										
People	2.5	3.2	2.0	4.0	3.5	4.2	3.9	5.0	2.9	1.7
Children under 18	.6	.8	(1)	1.5	1.5	2.2	.6	1.4	1.7	.2
Adults 65 and older	.4	.4	.8	.1	(1)	(2)	.2	.6	(2)	.3
Earners	1.3	1.6	1.1	2.0	1.7	1.8	2.5	2.4	1.0	1.0
Vehicles	1.9	2.5	2.4	2.5	2.0	2.4	3.0	2.9	1.2	1.3
Percent homeowner	62	79	84	74	64	73	82	75	37	48
Average annual expenditures	$55,978	$73,344	$65,534	$80,741	$74,838	$81,612	$82,782	$74,292	$45,745	$38,899
Food	7,023	9,142	7,733	10,555	8,961	10,766	11,143	9,069	6,112	4,850
Food at home	4,015	5,169	4,273	6,003	5,059	6,139	6,328	5,481	3,786	2,797
Cereals and bakery products	518	667	532	789	647	828	809	729	537	355
Meats, poultry, fish, and eggs	896	1,147	939	1,336	980	1,379	1,474	1,241	851	630
Dairy products	413	540	436	637	591	658	630	570	387	279
Fruits and vegetables	769	1,000	838	1,145	1,023	1,129	1,242	1,098	656	532
Other food at home	1,419	1,815	1,530	2,095	1,819	2,146	2,174	1,843	1,356	1,001
Food away from home	3,008	3,974	3,460	4,552	3,902	4,627	4,814	3,587	2,326	2,053
Alcoholic beverages	515	620	701	564	591	531	603	486	249	434
Housing	18,409	22,901	20,508	25,198	27,153	26,132	22,737	22,846	16,829	13,869
Shelter	10,742	12,925	11,554	14,334	14,755	15,324	12,622	12,305	9,837	8,564
Owned dwellings	6,210	9,017	8,098	10,063	9,519	10,943	9,049	7,964	3,898	3,552
Rented dwellings	3,802	2,783	2,013	3,414	4,794	3,442	2,609	3,433	5,560	4,652
Other lodging	730	1,125	1,442	857	442	939	964	908	379	359

Table 7. Composition of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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			
Utilities, fuels, and public services	3,885	4,814	4,374	5,092	4,067	5,147	5,577	5,705	3,717	2,930
Household operations	1,309	1,811	1,239	2,417	5,191	2,270	1,103	1,438	1,562	749
Housekeeping supplies	655	893	890	904	797	884	997	846	418	426
Household furnishings and equipment	1,818	2,459	2,450	2,451	2,342	2,508	2,438	2,553	1,296	1,200
Apparel and services	1,846	2,287	1,650	2,913	2,931	2,987	2,802	2,307	1,806	1,377
Transportation	9,503	12,691	10,852	14,196	12,997	13,628	15,747	14,268	7,983	6,334
Vehicle purchases (net outlay)	3,997	5,494	4,382	6,441	6,309	6,140	6,963	6,214	3,499	2,487
Gasoline and motor oil	2,090	2,735	2,260	3,085	2,629	3,030	3,420	3,388	1,753	1,453
Other vehicle expenses	2,756	3,560	3,254	3,819	3,420	3,491	4,571	3,771	2,356	1,950
Public and other transportation	661	901	956	851	639	966	792	896	374	444
Healthcare	4,342	6,077	6,692	5,529	4,778	5,435	6,083	5,833	2,371	2,765
Entertainment	2,842	3,807	3,811	3,897	2,998	4,325	3,751	3,263	2,144	1,906
Personal care products and services	683	875	811	928	815	967	931	928	641	483
Reading	114	152	183	134	91	143	147	79	57	80
Education	1,315	1,794	957	2,533	924	2,194	3,927	2,177	1,108	837
Tobacco products and smoking supplies	349	341	270	346	228	340	420	726	232	373
Miscellaneous	871	1,032	961	1,091	1,062	1,026	1,204	1,087	849	704
Cash contributions	1,819	2,419	2,823	2,150	1,303	2,372	2,285	1,690	1,294	1,254
Personal insurance and pensions	6,349	9,206	7,582	10,706	10,006	10,766	11,003	9,532	4,071	3,633
Life and other personal insurance	333	545	535	548	356	589	593	590	167	131

Table 7. Composition of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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			
Pensions and Social Security	6,016	8,661	7,048	10,158	9,650	10,177	10,410	8,942	3,904	3,503

(1) No data reported.
(2) Value is too small to display.
Source: U.S. Bureau of Labor Statistics.

Table 8. Number of earners in consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Single consumers		Consumer units of two or more people			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners

See footnotes at end of table.

Number of consumer units (in thousands)	128,437	16,018	21,459	13,198	26,013	40,675	11,075
Consumer unit characteristics							
Income before taxes	$69,627	$18,958	$47,887	$33,542	$63,614	$103,808	$116,617
Age of reference person	50.5	67.5	44.0	66.2	48.7	44.1	48.0
Average number in consumer unit							
People	2.5	1.0	1.0	2.3	3.0	3.0	4.3
Children under 18	.6	(1)	(1)	.3	1.1	.8	1.0
Adults 65 and older	.4	.7	.1	1.3	.3	.1	.2
Earners	1.3	(1)	1.0	(1)	1.0	2.0	3.3
Vehicles	1.9	.9	1.2	1.8	1.9	2.3	3.1
Percent homeowner	62	54	41	75	61	70	75
Average annual expenditures	$55,978	$25,975	$39,117	$43,102	$56,354	$73,178	$84,242
Food	7,023	3,272	4,516	5,956	7,530	8,940	10,774
Food at home	4,015	2,143	2,215	3,947	4,585	4,871	6,005
Cereals and bakery products	518	289	249	540	601	628	768
Meats, poultry, fish, and eggs	896	459	458	906	1,046	1,073	1,413
Dairy products	413	222	212	399	485	504	611

Table 8. Number of earners in consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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
Fruits and vegetables	769	438	432	759	846	932	1,173
Other food at home	1,419	736	865	1,343	1,606	1,735	2,040
Food away from home	3,008	1,129	2,301	2,009	2,945	4,069	4,770
Alcoholic beverages	515	170	556	334	428	715	647
Housing	18,409	10,767	13,607	14,639	19,380	23,283	23,148
Shelter	10,742	6,589	9,174	7,489	11,001	13,535	12,800
Owned dwellings	6,210	2,882	3,648	4,739	6,209	8,771	8,337
Rented dwellings	3,802	3,437	5,088	2,045	3,945	3,812	3,562
Other lodging	730	270	438	705	847	952	901
Utilities, fuels, and public services	3,885	2,291	2,391	3,901	4,227	4,575	5,730
Household operations	1,309	654	647	1,019	1,367	1,982	1,272
Housekeeping supplies	655	429	336	757	728	761	934
Household furnishings and equipment	1,818	805	1,059	1,472	2,058	2,429	2,412
Apparel and services	1,846	707	1,142	902	2,006	2,607	2,995
Transportation	9,503	3,379	6,141	7,021	9,334	12,515	17,302
Vehicle purchases (net outlay)	3,997	1,112	2,402	2,962	3,623	5,433	8,097
Gasoline and motor oil	2,090	706	1,368	1,523	2,157	2,733	3,645
Other vehicle expenses	2,756	1,295	1,883	2,105	2,842	3,481	4,604
Public and other transportation	661	266	488	432	712	868	956
Healthcare	4,342	2,937	2,415	6,139	4,517	4,947	5,322
Entertainment	2,842	1,448	1,907	2,801	2,833	3,687	3,675
Personal care products and services	683	355	463	531	717	883	969
Reading	114	91	72	179	111	123	116
Education	1,315	482	923	403	1,048	1,785	3,270
Tobacco products and smoking supplies	349	236	265	317	383	358	608
Miscellaneous	871	543	790	768	846	1,011	1,171
Cash contributions	1,819	1,154	1,584	2,148	1,849	2,018	2,036
Personal insurance and pensions	6,349	435	4,735	964	5,373	10,304	12,209
Life and other personal insurance	333	116	135	418	307	465	504
Pensions and Social Security	6,016	319	4,600	546	5,066	9,840	11,706

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

Table 9. Housing tenure and type of area: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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	
See footnotes at end of table.									
Number of consumer units (in thousands)	128,437	80,049	45,453	34,596	48,388	116,906	45,975	70,930	11,532
Consumer unit characteristics									
Income before taxes	$69,627	$85,254	$101,721	$63,619	$43,774	$71,578	$62,517	$77,451	$49,841
Age of reference person	50.5	55.1	49.2	63.0	42.9	50.0	48.0	51.3	55.7
Average number in consumer unit									
People	2.5	2.6	2.9	2.2	2.3	2.5	2.4	2.5	2.5
Children under 18	.6	.6	.8	.3	.6	.6	.6	.6	.6
Adults 65 and older	.4	.5	.2	.8	.2	.3	.3	.4	.5
Earners	1.3	1.4	1.7	1.0	1.2	1.3	1.3	1.3	1.1
Vehicles	1.9	2.3	2.5	2.1	1.2	1.8	1.5	2.1	2.4
Percent homeowner	62	100	100	100	(1)	61	48	69	79
Average annual expenditures	$55,978	$65,656	$75,486	$52,198	$39,937	$57,059	$50,175	$61,494	$45,031
Food	7,023	8,000	8,622	6,899	5,392	7,133	6,438	7,573	5,909
Food at home	4,015	4,569	4,767	4,200	3,089	4,043	3,596	4,325	3,731
Cereals and bakery products	518	592	613	552	394	524	460	565	455
Meats, poultry, fish, and eggs	896	1,003	1,048	917	717	897	827	942	879
Dairy products	413	474	489	445	310	413	358	449	406
Fruits and vegetables	769	866	899	803	606	781	711	826	640
Other food at home	1,419	1,634	1,717	1,483	1,061	1,426	1,239	1,544	1,351
Food away from home	3,008	3,431	3,856	2,699	2,303	3,090	2,842	3,248	2,178
Alcoholic beverages	515	591	679	431	389	536	505	556	299
Housing	18,409	20,353	24,964	14,269	15,187	19,035	17,605	19,958	12,063
Shelter	10,742	11,018	14,691	6,193	10,286	11,284	10,882	11,546	5,245
Owned dwellings	6,210	9,920	13,512	5,202	72	6,456	4,955	7,429	3,713

Table 9. Housing tenure and type of area: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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	
Rented dwellings	3,802	116	106	128	9,901	4,069	5,260	3,296	1,099
Other lodging	730	982	1,073	863	313	759	666	820	433
Utilities, fuels, and public services	3,885	4,634	4,981	4,177	2,647	3,885	3,429	4,180	3,887
Household operations	1,309	1,605	1,931	1,174	819	1,367	1,195	1,478	719
Housekeeping supplies	655	804	802	809	404	651	561	708	692
Household furnishings and equipment	1,818	2,292	2,559	1,917	1,031	1,848	1,538	2,047	1,520
Apparel and services	1,846	2,165	2,555	1,477	1,314	1,915	1,714	2,041	1,151
Transportation	9,503	11,332	12,812	9,419	6,474	9,425	7,723	10,524	10,294
Vehicle purchases (net outlay)	3,997	4,947	5,808	3,816	2,425	3,866	2,971	4,446	5,324
Gasoline and motor oil	2,090	2,408	2,725	1,992	1,563	2,068	1,714	2,297	2,313
Other vehicle expenses	2,756	3,203	3,479	2,872	2,012	2,790	2,329	3,086	2,404
Public and other transportation	661	773	800	738	474	701	709	696	253
Healthcare	4,342	5,534	5,375	5,749	2,369	4,313	3,590	4,780	4,641
Entertainment	2,842	3,541	3,854	3,097	1,683	2,850	2,286	3,214	2,756
Personal care products and services	683	793	890	642	498	705	628	754	452
Reading	114	139	134	153	73	119	109	125	66
Education	1,315	1,482	1,799	1,060	1,038	1,396	1,332	1,437	494
Tobacco products and smoking supplies	349	333	330	338	376	330	300	349	549
Miscellaneous	871	1,027	1,111	917	613	873	723	970	852
Cash contributions	1,819	2,366	2,313	2,435	913	1,859	1,552	2,058	1,409
Personal insurance and pensions	6,349	8,000	10,048	5,309	3,617	6,571	5,669	7,156	4,094
Life and other personal insurance	333	466	543	364	113	338	288	370	279
Pensions and Social Security	6,016	7,534	9,504	4,946	3,504	6,233	5,380	6,786	3,815

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics.

Table 10. Region of residence: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

See footnotes at end of table.

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	128,437	23,426	27,674	49,104	28,233
Consumer unit characteristics					
Income before taxes	$69,627	$79,482	$67,760	$61,792	$76,905
Age of reference person	50.5	51.8	50.7	50.7	49.1
Average number in consumer unit					
People	2.5	2.4	2.4	2.4	2.7
Children under 18	.6	.5	.6	.6	.7
Adults 65 and older	.4	.4	.3	.4	.3
Earners	1.3	1.3	1.3	1.2	1.4
Vehicles	1.9	1.6	2.0	1.9	2.0
Percent homeowner	62	61	65	65	56
Average annual expenditures	$55,978	$58,976	$55,071	$52,020	$61,244
Food	7,023	6,882	7,090	6,613	7,776
Food at home	4,015	3,939	4,152	3,756	4,387
Cereals and bakery products	518	542	533	481	546
Meats, poultry, fish, and eggs	896	879	946	869	907
Dairy products	413	426	439	365	458
Fruits and vegetables	769	823	757	690	870
Other food at home	1,419	1,268	1,478	1,351	1,607
Food away from home	3,008	2,943	2,938	2,857	3,389
Alcoholic beverages	515	562	523	421	630
Housing	18,409	20,817	17,370	16,518	20,716
Shelter	10,742	12,814	9,886	8,939	12,999
Owned dwellings	6,210	7,684	6,115	5,224	6,796
Rented dwellings	3,802	4,277	3,076	3,032	5,460
Other lodging	730	853	695	683	744
Utilities, fuels, and public services	3,885	4,210	3,775	3,954	3,604
Household operations	1,309	1,575	1,121	1,176	1,503
Housekeeping supplies	655	594	702	662	648

Table 10. Region of residence: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Northeast	Midwest	South	West
Household furnishings and equipment	1,818	1,624	1,887	1,789	1,962
Apparel and services	1,846	1,792	1,716	1,656	2,343
Transportation	9,503	9,026	9,597	9,598	9,640
Vehicle purchases (net outlay)	3,997	3,570	3,996	4,527	3,431
Gasoline and motor oil	2,090	1,827	2,058	2,123	2,279
Other vehicle expenses	2,756	2,656	2,965	2,495	3,086
Public and other transportation	661	972	578	453	844
Healthcare	4,342	4,328	4,616	4,264	4,221
Entertainment	2,842	2,754	2,859	2,682	3,177
Personal care products and services	683	699	673	615	794
Reading	114	130	117	89	142
Education	1,315	2,021	1,343	973	1,295
Tobacco products and smoking supplies	349	318	418	388	240
Miscellaneous	871	877	926	698	1,113
Cash contributions	1,819	1,667	1,563	1,896	2,059
Personal insurance and pensions	6,349	7,103	6,260	5,608	7,098
Life and other personal insurance	333	409	323	291	353
Pensions and Social Security	6,016	6,694	5,937	5,317	6,746

Source: U.S. Bureau of Labor Statistics.

Table 11. Occupation of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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		
See footnotes at end of table.										
Number of consumer units (in thousands)	128,437	7,953	77,591	31,036	20,214	15,256	3,455	7,630	24,986	17,908
Consumer unit characteristics										

Table 11. Occupation of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Income before taxes	$69,627	$110,918	$82,008	$111,909	$67,902	$53,779	$63,869	$62,406	$38,947	$40,449
Age of reference person	50.5	50.5	43.9	44.4	42.9	43.7	44.5	44.7	73.5	47.3
Average number in consumer unit										
People	2.5	2.7	2.6	2.6	2.5	2.7	2.7	2.7	1.7	2.7
Children under 18	.6	.7	.7	.7	.7	.7	.7	.7	.1	.8
Adults 65 and older	.4	.3	.1	.1	.1	.2	.1	.1	1.2	.2
Earners	1.3	1.8	1.7	1.7	1.7	1.7	1.8	1.8	.2	.6
Vehicles	1.9	2.2	2.0	2.1	1.9	1.7	2.3	2.1	1.7	1.5
Percent homeowner	62	72	59	69	55	47	60	57	79	48
Average annual expenditures	$55,978	$78,132	$61,634	$78,813	$54,270	$46,337	$49,941	$48,287	$42,478	$40,759
Food	7,023	8,382	7,645	9,502	6,999	5,989	6,547	6,142	5,265	6,301
Food at home	4,015	4,648	4,155	4,873	3,989	3,446	3,863	3,454	3,334	4,094
Cereals and bakery products	518	609	526	609	511	474	453	393	452	534
Meats, poultry, fish, and eggs	896	1,051	918	981	931	789	988	873	711	990
Dairy products	413	502	420	515	386	338	365	346	357	419
Fruits and vegetables	769	892	801	969	755	665	753	578	655	742
Other food at home	1,419	1,595	1,491	1,800	1,405	1,181	1,305	1,263	1,158	1,409
Food away from home	3,008	3,734	3,490	4,629	3,009	2,543	2,684	2,687	1,930	2,207
Alcoholic beverages	515	725	603	840	474	408	567	437	367	274
Housing	18,409	23,419	19,960	24,919	18,047	15,918	15,403	15,189	14,947	14,318
Shelter	10,742	14,233	11,800	14,760	10,715	9,525	8,902	8,492	8,169	8,200
Owned dwellings	6,210	9,396	6,764	9,528	5,689	4,112	4,897	4,519	5,146	3,878
Rented dwellings	3,802	3,565	4,284	4,000	4,491	5,046	3,619	3,675	2,265	3,962

Table 11. Occupation of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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		
Other lodging	730	1,272	751	1,232	535	367	385	297	758	360
Utilities, fuels, and public services	3,885	4,388	4,034	4,469	3,837	3,573	3,843	3,796	3,551	3,481
Household operations	1,309	1,591	1,509	2,210	1,207	947	871	876	1,052	676
Housekeeping supplies	655	779	641	788	552	479	467	735	732	557
Household furnishings and equipment	1,818	2,428	1,976	2,691	1,736	1,395	1,320	1,290	1,443	1,404
Apparel and services	1,846	3,958	1,979	2,570	1,696	1,675	1,199	1,440	1,031	1,518
Transportation	9,503	11,643	10,865	12,860	10,118	8,545	10,818	9,438	6,838	6,401
Vehicle purchases (net outlay)	3,997	4,302	4,741	5,669	4,445	3,579	5,011	3,956	2,614	2,566
Gasoline and motor oil	2,090	2,497	2,364	2,500	2,271	2,098	2,687	2,445	1,420	1,653
Other vehicle expenses	2,756	3,788	3,028	3,556	2,875	2,385	2,769	2,732	2,278	1,811
Public and other transportation	661	1,056	731	1,135	527	484	351	306	526	370
Healthcare	4,342	5,871	4,001	5,067	3,600	2,955	3,208	3,197	5,811	3,092
Entertainment	2,842	3,967	2,998	4,081	2,400	2,173	1,952	2,398	2,525	2,121
Personal care products and services	683	856	745	1,010	641	541	460	530	568	503
Reading	114	113	106	167	66	69	53	70	171	68
Education	1,315	1,916	1,639	2,372	1,207	985	1,560	1,150	214	1,180
Tobacco products and smoking supplies	349	353	347	252	392	367	516	492	225	534
Miscellaneous	871	1,528	914	1,126	765	822	724	706	788	515
Cash contributions	1,819	2,948	1,797	2,640	1,361	1,138	1,167	1,129	2,140	961
Personal insurance and pensions	6,349	12,452	8,035	11,407	6,503	4,752	5,769	5,969	1,588	2,972

Table 11. Occupation of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Life and other personal insurance	333	858	313	464	234	176	204	232	353	157
Pensions and Social Security	6,016	11,595	7,722	10,943	6,269	4,575	5,565	5,737	1,235	2,816

Source: U.S. Bureau of Labor Statistics.

Table 12. Highest education level of any member: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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
See footnotes at end of table.									
Number of consumer units (in thousands)	128,437	76,988	9,382	25,760	28,263	13,582	51,450	30,405	21,044
Consumer unit characteristics									
Income before taxes	$69,627	$46,470	$26,359	$40,082	$51,118	$62,806	$104,277	$90,594	$124,046
Age of reference person	50.5	51.4	56.0	53.6	48.8	49.5	49.2	48.0	51.0
Average number in consumer unit									
People	2.5	2.4	2.2	2.3	2.4	2.5	2.6	2.5	2.6
Children under 18	.6	.6	.7	.6	.6	.6	.6	.6	.6
Adults 65 and older	.4	.4	.5	.4	.4	.3	.3	.3	.4
Earners	1.3	1.1	.7	1.0	1.2	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.0	1.6	1.9	2.2	2.1	2.1	2.1
Percent homeowner	62	56	44	56	55	66	71	68	77
Average annual expenditures	$55,978	$41,715	$26,766	$36,381	$45,991	$53,144	$76,988	$69,373	$87,927
Food	7,023	5,568	4,278	4,959	5,988	6,688	9,051	8,405	9,951

Table 12. Highest education level of any member: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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
Food at home	4,015	3,422	3,126	3,123	3,590	3,835	4,834	4,564	5,207
Cereals and bakery products	518	448	392	423	463	503	614	576	665
Meats, poultry, fish, and eggs	896	813	770	747	862	868	1,009	987	1,040
Dairy products	413	339	299	303	358	397	514	484	555
Fruits and vegetables	769	614	595	551	649	678	981	903	1,089
Other food at home	1,419	1,206	1,069	1,100	1,259	1,389	1,716	1,614	1,857
Food away from home	3,008	2,147	1,152	1,835	2,398	2,853	4,217	3,841	4,744
Alcoholic beverages	515	324	163	271	383	409	782	659	951
Housing	18,409	14,140	10,429	12,831	15,118	17,139	24,750	22,231	28,379
Shelter	10,742	7,977	6,265	7,156	8,613	9,395	14,879	13,286	17,182
Owned dwellings	6,210	3,910	1,953	3,275	4,383	5,483	9,652	8,250	11,677
Rented dwellings	3,802	3,729	4,196	3,665	3,794	3,392	3,911	4,012	3,766
Other lodging	730	338	116	216	436	520	1,316	1,024	1,739
Utilities, fuels, and public services	3,885	3,544	2,594	3,418	3,643	4,232	4,396	4,183	4,704
Household operations	1,309	796	390	668	910	1,082	2,074	1,680	2,643
Housekeeping supplies	655	530	450	462	563	641	826	747	935
Household furnishings and equipment	1,818	1,294	730	1,127	1,389	1,790	2,574	2,335	2,915
Apparel and services	1,846	1,234	846	959	1,452	1,561	2,704	2,576	2,890
Transportation	9,503	7,723	4,127	6,766	8,788	9,796	12,153	11,605	12,948
Vehicle purchases (net outlay)	3,997	3,259	1,478	2,896	3,800	4,054	5,101	4,934	5,342
Gasoline and motor oil	2,090	1,887	1,178	1,747	2,021	2,366	2,392	2,383	2,405
Other vehicle expenses	2,756	2,286	1,255	1,919	2,651	2,923	3,447	3,385	3,541
Public and other transportation	661	290	216	204	317	453	1,213	903	1,660
Healthcare	4,342	3,434	2,358	3,203	3,600	4,269	5,696	5,097	6,560
Entertainment	2,842	2,112	1,103	1,725	2,359	3,017	3,906	3,398	4,628

Table 12. Highest education level of any member: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

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
Personal care products and services	683	501	308	414	566	658	944	858	1,065
Reading	114	72	39	65	83	84	175	143	219
Education	1,315	539	199	198	846	784	2,472	2,160	2,923
Tobacco products and smoking supplies	349	458	332	499	484	414	186	227	127
Miscellaneous	871	723	309	580	836	1,044	1,091	1,093	1,090
Cash contributions	1,819	1,107	646	839	1,269	1,595	2,884	2,165	3,922
Personal insurance and pensions	6,349	3,778	1,627	3,073	4,217	5,688	10,195	8,755	12,275
Life and other personal insurance	333	191	100	164	217	250	545	499	612
Pensions and Social Security	6,016	3,587	1,527	2,909	4,000	5,438	9,650	8,256	11,663

Source: U.S. Bureau of Labor Statistics.

Table 13. Race of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	White and all other races, Asian			Black or African-American
		Total	White and all other races (1)	Asian	
See footnotes at end of table.					
Number of consumer units (in thousands)	128,437	111,771	106,176	5,595	16,667
Consumer unit characteristics					
Income before taxes	$69,627	$72,781	$71,750	$92,364	$48,469
Age of reference person	50.5	51.0	51.3	44.2	47.9
Average number in consumer unit					
People	2.5	2.5	2.5	2.8	2.4
Children under 18	.6	.6	.6	.7	.6
Adults 65 and older	.4	.4	.4	.3	.3
Earners	1.3	1.3	1.3	1.5	1.2

Table 13. Race of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	White and all other races, Asian			Black or African-American
		Total	White and all other races [1]	Asian	
Vehicles	1.9	2.0	2.0	1.5	1.2
Percent homeowner	62	65	66	54	41
Average annual expenditures	$55,978	$58,281	$57,997	$63,672	$40,372
Food	7,023	7,365	7,302	8,515	4,644
Food at home	4,015	4,190	4,180	4,375	2,792
Cereals and bakery products	518	538	536	574	376
Meats, poultry, fish, and eggs	896	916	913	977	752
Dairy products	413	439	441	403	230
Fruits and vegetables	769	806	789	1,117	510
Other food at home	1,419	1,491	1,501	1,303	923
Food away from home	3,008	3,175	3,122	4,140	1,851
Alcoholic beverages	515	561	573	362	193
Housing	18,409	18,883	18,711	22,170	15,213
Shelter	10,742	10,998	10,795	14,856	9,024
Owned dwellings	6,210	6,618	6,525	8,386	3,476
Rented dwellings	3,802	3,595	3,485	5,694	5,189
Other lodging	730	786	786	776	358
Utilities, fuels, and public services	3,885	3,916	3,934	3,567	3,678
Household operations	1,309	1,383	1,371	1,612	811
Housekeeping supplies	655	687	697	505	429
Household furnishings and equipment	1,818	1,898	1,913	1,631	1,271
Apparel and services	1,846	1,903	1,889	2,149	1,453
Transportation	9,503	9,810	9,790	10,174	7,436
Vehicle purchases (net outlay)	3,997	4,136	4,158	3,723	3,065
Gasoline and motor oil	2,090	2,149	2,151	2,097	1,694
Other vehicle expenses	2,756	2,831	2,822	3,003	2,244
Public and other transportation	661	695	660	1,351	432
Healthcare	4,342	4,645	4,686	3,876	2,305
Entertainment	2,842	3,039	3,075	2,371	1,500
Personal care products and services	683	698	698	696	574
Reading	114	124	125	97	48

Table 13. Race of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	White and all other races, Asian			Black or African-American
		Total	White and all other races [1]	Asian	
Education	1,315	1,399	1,347	2,380	747
Tobacco products and smoking supplies	349	363	374	146	260
Miscellaneous	871	922	932	718	530
Cash contributions	1,819	1,892	1,926	1,245	1,328
Personal insurance and pensions	6,349	6,678	6,567	8,773	4,142
Life and other personal insurance	333	346	346	334	247
Pensions and Social Security	6,016	6,332	6,221	8,440	3,895

[1] All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race.
Source: U.S. Bureau of Labor Statistics.

Table 14. Hispanic or Latino origin of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American

See footnotes at end of table.

Number of consumer units (in thousands)	128,437	16,728	111,710	95,409	16,301
Consumer unit characteristics					
Income before taxes	$69,627	$54,746	$71,855	$75,864	$48,387
Age of reference person	50.5	43.9	51.5	52.2	47.9
Average number in consumer unit					
People	2.5	3.1	2.4	2.4	2.4
Children under 18	.6	1.0	.5	.5	.6
Adults 65 and older	.4	.2	.4	.4	.3
Earners	1.3	1.6	1.2	1.3	1.2
Vehicles	1.9	1.7	1.9	2.0	1.3
Percent homeowner	62	45	65	69	41
Average annual expenditures	$55,978	$47,663	$57,223	$60,072	$40,421
Food	7,023	6,929	7,037	7,437	4,632
Food at home	4,015	4,182	3,990	4,190	2,785

Table 14. Hispanic or Latino origin of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Cereals and bakery products	518	526	517	541	372
Meats, poultry, fish, and eggs	896	1,080	868	888	752
Dairy products	413	396	415	446	229
Fruits and vegetables	769	857	756	796	510
Other food at home	1,419	1,323	1,434	1,519	922
Food away from home	3,008	2,747	3,047	3,247	1,847
Alcoholic beverages	515	354	539	596	195
Housing	18,409	16,855	18,641	19,222	15,228
Shelter	10,742	10,257	10,815	11,120	9,030
Owned dwellings	6,210	4,256	6,503	7,015	3,501
Rented dwellings	3,802	5,695	3,519	3,237	5,169
Other lodging	730	305	794	868	359
Utilities, fuels, and public services	3,885	3,567	3,933	3,974	3,694
Household operations	1,309	1,000	1,355	1,451	793
Housekeeping supplies	655	575	666	706	429
Household furnishings and equipment	1,818	1,457	1,872	1,971	1,282
Apparel and services	1,846	2,035	1,818	1,881	1,444
Transportation	9,503	9,101	9,563	9,915	7,501
Vehicle purchases (net outlay)	3,997	3,718	4,039	4,198	3,106
Gasoline and motor oil	2,090	2,208	2,072	2,134	1,707
Other vehicle expenses	2,756	2,700	2,764	2,849	2,262
Public and other transportation	661	475	688	733	426
Healthcare	4,342	2,632	4,598	4,987	2,318
Entertainment	2,842	1,771	3,002	3,256	1,499
Personal care products and services	683	604	694	714	575
Reading	114	48	124	137	48
Education	1,315	825	1,388	1,500	732
Tobacco products and smoking supplies	349	154	379	398	264
Miscellaneous	871	619	909	973	531
Cash contributions	1,819	923	1,953	2,059	1,332
Personal insurance and pensions	6,349	4,814	6,579	6,998	4,122

Table 14. Hispanic or Latino origin of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Life and other personal insurance	333	157	359	379	242
Pensions and Social Security	6,016	4,657	6,219	6,619	3,881

Source: U.S. Bureau of Labor Statistics.

Table 15. Higher income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Less than $70,000	$70,000 to $79,999	$80,000 to $99,999	$100,000 and more	$100,000 to $199,999	$120,000 to $149,999	$150,000 and more
See footnotes at end of table.								
Number of consumer units (in thousands)	128,437	82,669	7,258	10,910	27,600	8,231	7,385	11,984
Consumer unit characteristics								
Income before taxes	$69,627	$32,154	$74,690	$89,216	$172,793	$108,541	$132,409	$241,806
Age of reference person	50.5	51.8	47.7	47.5	48.6	48.3	47.6	49.4
Average number in consumer unit								
People	2.5	2.2	2.8	2.9	3.1	3.0	3.1	3.1
Children under 18	.6	.5	.7	.7	.8	.7	.8	.8
Adults 65 and older	.4	.4	.3	.3	.2	.2	.2	.2
Earners	1.3	.9	1.7	1.8	2.0	1.9	2.0	2.1
Vehicles	1.9	1.5	2.3	2.5	2.7	2.5	2.8	2.8
Percent homeowner	62	52	72	75	86	82	87	89
Average annual expenditures	$55,978	$36,513	$61,367	$69,154	$107,869	$80,286	$92,746	$135,988
Food	7,023	5,023	7,827	8,989	12,122	9,846	10,971	14,354
Food at home	4,015	3,154	4,254	4,867	6,242	5,417	5,691	7,122
Cereals and bakery products	518	415	529	676	769	688	694	866
Meats, poultry, fish, and eggs	896	728	1,037	996	1,331	1,201	1,219	1,482
Dairy products	413	322	409	499	655	573	592	748
Fruits and vegetables	769	597	825	934	1,214	1,034	1,070	1,420
Other food at home	1,419	1,093	1,454	1,762	2,273	1,921	2,116	2,606
Food away from home	3,008	1,869	3,573	4,122	5,881	4,429	5,280	7,232
Alcoholic beverages	515	283	575	626	1,160	893	895	1,496

Table 15. Higher income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2015

Item	All consumer units	Less than $70,000	$70,000 to $79,999	$80,000 to $99,999	$100,000 and more	$100,000 to $199,999	$120,000 to $149,999	$150,000 and more
Housing	18,409	13,220	19,595	21,726	32,352	24,375	27,895	40,561
Shelter	10,742	7,653	11,305	12,637	19,099	14,073	16,017	24,450
Owned dwellings	6,210	3,245	7,043	8,242	14,070	10,110	12,233	17,922
Rented dwellings	3,802	4,118	3,680	3,631	2,955	2,931	2,368	3,334
Other lodging	730	290	582	765	2,073	1,032	1,415	3,194
Utilities, fuels, and public services	3,885	3,189	4,293	4,620	5,574	4,970	5,398	6,096
Household operations	1,309	760	1,285	1,429	2,911	1,833	2,414	3,958
Housekeeping supplies	655	490	736	783	1,083	874	1,062	1,241
Household furnishings and equipment	1,818	1,128	1,976	2,257	3,686	2,625	3,004	4,816
Apparel and services	1,846	1,103	2,035	2,201	3,915	2,447	2,674	5,638
Transportation	9,503	6,376	11,415	12,153	17,331	14,646	16,961	19,394
Vehicle purchases (net outlay)	3,997	2,509	5,187	5,356	7,603	6,600	7,904	8,105
Gasoline and motor oil	2,090	1,594	2,487	2,777	3,197	2,964	3,306	3,289
Other vehicle expenses	2,756	1,950	3,163	3,354	4,837	4,201	4,536	5,452
Public and other transportation	661	323	578	665	1,695	881	1,214	2,548
Healthcare	4,342	3,235	5,176	5,611	6,941	5,934	6,727	7,765
Entertainment	2,842	1,796	2,844	3,465	5,744	4,513	4,351	7,426
Personal care products and services	683	446	765	895	1,293	969	1,215	1,563
Reading	114	79	131	136	208	153	182	262
Education	1,315	609	899	1,162	3,600	1,656	2,547	5,583
Tobacco products and smoking supplies	349	352	318	378	339	391	387	275
Miscellaneous	871	567	1,007	1,027	1,687	1,256	1,493	2,106
Cash contributions	1,819	1,061	2,086	1,946	3,966	2,388	3,098	5,586
Personal insurance and pensions	6,349	2,363	6,694	8,838	17,211	10,821	13,352	23,978
Life and other personal insurance	333	146	338	540	809	420	588	1,213
Pensions and Social Security	6,016	2,217	6,355	8,298	16,402	10,401	12,764	22,764

Source: U.S. Bureau of Labor Statistics.

Technical Notes

Starting in 1888, the Consumer Expenditure Survey (CE) was collected approximately every 10 years until 1973; annual collection began in late 1979. The CE's principal objective 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. The CE, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two survey instruments with independent samples: a Diary Survey completed by participating consumer units (CUs) 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 a year, conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

Each survey queries an independent sample of CUs that are representative of the U.S. population. For the Diary Survey, about 7,000 consumer units are sampled each year. Each CU keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview Survey, selected on a rotating panel basis, collects data from about 7,000 CUs each quarter. With the rotating panel, some CUs 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. Detailed entries of expenses are kept for food and beverages —consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. Expenditures incurred by members of the CU while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report all expenses (except those spent while traveling overnight that the consumer unit incurs during the survey week.)

Integrated data from the Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repairs; and construction, repairs, alterations, and maintenance of property. For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys, 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 more reliable of the two as determined by statistical methods is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is

reviewed every 2 years and statistical methods are used to select the best source. See “CE Source Selection for Publication Tables” in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report, no. 1030) for source selection details.

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. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

Interpreting the data

Expenditures are averages for CUs with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when comparing reported averages to individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, all prices, as measured by the CPI-U, increased 1.3 percent from 2015 (annual average index) to 2016 (not seasonally adjusted). In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers’ abilities, mistakes in recording or coding, and other processing errors.

Tables and data

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

1. income before taxes, cross-tabulated by age, consumer unit size, or region

2. single consumers by gender, cross-tabulated by either income or age

3. selected metropolitan statistical areas (MSAs).

Data are available for 1984–2015. Other survey information available on the website includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

The CE also produces prepublication tables, which are more detailed and contain additional subcategories of spending, but also have larger variances. They are available upon request to **CEXInfo@bls.gov**. Prepublication tables for all CUs are now available.

Other available data

The 2015 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are available on the CE website for free electronic download. The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values by coding items based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Expenditure values on EXPN files cover different time periods depending on the specific questions asked, and the files also contain relevant nonexpenditure information not found on the MTBI files. Beginning with the 2013 public-use microdata, the new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of the surveyed tax liabilities, which suffered from low response rates. The surveyed public-use tax data were still available for 2013, after which they 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 and Improved Estimates of Personal Income Taxes have Tripled the Tax Data*.

Free public-use microdata are available online from the years 1996 to 2015. For releases published before 1996, users can continue to purchase USB flash drives using the public-use microdata order form. Future releases of public-use microdata will be available online for free download.

The Consumer Expenditure program also publishes *Beyond the Numbers* articles. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. As of February 2017, the most recent of these reports are *Spending habits of urban consumers and "blue-collar" consumers living in urban areas, 1984 and 2015*, and *What the Consumer Expenditure Survey Tells Us About Mortgage Instruments Before And After The Housing Collapse*. Additional data also are presented in articles in the *Monthly Labor Review*.

Information on the methodology used to calculate and collect CE data can be found in the CE Handbook of Methods, and information on data quality can be found in Data Quality in the CE Surveys. 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; or visit us online. 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.