

Consumer Expenditures in 2021



The year 2020 was marked by the onset of the COVID-19 pandemic and an associated decline in consumer spending. As COVID-19 restrictions were repealed and the economy began to open, one would expect 2021 to have been welcomed as the beginning of a strong recovery to pre-pandemic levels for expenditures on entertainment, travel, food, apparel, gasoline, healthcare, and more. However, while certain constraints (e.g., government-mandated business closures) were loosened from the early pandemic days, consumers faced a number of challenges from the pandemic that carried into 2021. Among those issues were rising prices, global supply chain constraints and microchip shortages, and further sweeping COVID-19 waves.¹

How did these new challenges affect the spending patterns of the typical household? This report analyzes integrated data from the Diary and Interview Survey components of the Consumer Expenditure Surveys (CE). (For details about these components, including how their results are integrated in publication, see the technical notes section.) The data in this report is drawn from a collection of CE tables. The incomes and expenditures shown in the tables throughout this report are expressed as nominal values, representing spending in U.S. dollars as reported by surveyed consumers.² Through the CE, the Bureau of Labor Statistics (BLS) collects information from the reference person of consumer units (CUs).³

Given the unusual conditions facing consumers in 2020 and 2021, the next section provides context for the economic conditions that influenced expenditure trends before and during 2021.

Effects of inflation and supply chain disruptions in 2021

Prices rose 4.7 percent from 2020 to 2021, as measured by the [Consumer Price Index \(CPI\) for All Urban Consumers](#) (CPI-U, U.S. city average, all items, base period 1982–84=100), compared with 1.2 percent from 2019 to 2020. In each successive month of 2021, inflation had been on a continual upward trend, beginning with a 12-month percent change of 1.4 percent in January and reaching 7.0 percent in December. Key expenditures that have been especially affected by inflation in 2021 include gasoline, used cars and trucks, and food at home and away from home. The average annual change from 2020 to 2021 in gasoline prices alone was 36.0 percent. Other notable price increases include a 26.6-percent increase for used cars and trucks and a 3.9-percent increase for food. For a snapshot of how inflation could impact measures of consumer spending in 2021, take a theoretical family that spent 5.0 percent more on goods and services relative to 2020.

The 5.0 percent represents their nominal spending growth. Nominal spending is the amount, measured in dollars, that the consumer provided in exchange for the good or service of interest; all data in the CE are reported and published in nominal terms. As mentioned previously, average annual inflation rose 4.7 percent. Real spending growth, defined as the rate of nominal spending growth minus the rate of inflation, was 0.3 percent (i.e., 5.0 minus 4.7 percent), meaning that much of the increase in the family's spending can be attributed to higher prices rather than to an increase in quantities purchased or living standards.

Two factors that simultaneously accompanied and contributed to inflation in 2021 were an ongoing supply chain bottleneck and the associated semiconductor chip shortage. Microchips are integral components of a number of goods a typical CU purchases on an annual basis. Whether the good is a cell phone, laptop, or a new vehicle parked in the driveway, all utilize microchips. When critical components to essential electronic devices are hard to find, this naturally reduces the capacity to produce those goods, which negatively affects the overall supply and leads to higher prices. Compounding the pressure on the average CU of inflation and supply chain constraints, further waves of COVID-19 emerged in 2021. In the latter half of 2021, the more transmissible Delta and Omicron strains caused many companies to extend their work from home policies and caused consumer expenditures on travel to remain moderately unstable.⁴ The emergence of more transmissible strains could have put downward pressure on spending demand for the most-at-risk cohorts, at least for expenditures such as food away from home and entertainment. The confluence of these three factors was certainly felt by consumers as they plotted their spending course for 2021.

Expenditure trends: 2018 to 2021

Table A depicts annual expenditure values and their associated percent changes for both total expenditures and its major components (i.e., expenditure categories such as food) between 2018 and 2021. Average annual expenditures rose by 9.1 percent to \$66,928 in 2021, up almost \$5,000 from 2020 and up \$3,900 from 2019—a noticeable reversal from the 2.7-percent decline from 2019 to 2020. Income continued to grow from 2020 levels but had not reached the level of income growth seen in 2019, when income rose 5.4 percent. Average annual income rose 3.7 percent from \$84,352 to \$87,432 at the CU level.

Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Surveys, 2018–21

Item	2018	2019	2020	2021	Percent change		
					2018–19	2019–20	2020–21
Number of consumer units (in thousands) ^[1]	131,439	132,242	131,234	133,595	[2]	[2]	[2]
Consumer unit characteristics:							
Income before taxes	\$78,635	\$82,852	\$84,352	\$87,432	5.4	1.8	3.7
Age of reference person	51.1	51.6	52.2	51.8	[2]	[2]	[2]
Average number in consumer unit:							
People	2.5	2.5	2.5	2.4	[2]	[2]	[2]
Children under 18	.6	.6	.6	.6	[2]	[2]	[2]
Adults 65 and older	.4	.4	.4	.4	[2]	[2]	[2]
Earners	1.3	1.3	1.3	1.3	[2]	[2]	[2]
Vehicles	1.9	1.9	1.9	1.9	[2]	[2]	[2]
Percent homeowner	63	64	66	65	[2]	[2]	[2]
Average annual expenditures	\$61,224	\$63,036	\$61,332	\$66,928	3.0	-2.7	9.1
Food	7,923	8,169	7,310	8,289	3.1	-10.4	13.4
Food at home	4,464	4,643	4,935	5,259	4.0	6.3	6.6
Cereals and bakery products	569	583	640	672	2.5	9.8	5.0
Meats, poultry, fish, and eggs	961	980	1,070	1,115	2.0	9.2	4.2
Dairy products	449	455	474	492	1.3	4.2	3.8
Fruits and vegetables	858	876	976	1,033	2.1	11.4	5.8
Other food at home	1,627	1,749	1,776	1,947	7.5	1.5	9.6
Food away from home	3,459	3,526	2,375	3,030	1.9	-32.6	27.6
Alcoholic beverages	583	579	478	554	-.7	-17.4	15.9
Housing	20,091	20,679	21,417	22,624	2.9	3.5	5.6
Shelter	11,747	12,190	12,604	13,258	3.8	3.4	5.2
Owned dwellings	6,678	6,797	7,473	7,591	1.8	9.9	1.6
Rented dwellings	4,249	4,432	4,408	4,684	4.3	-.5	6.3
Other lodging	821	961	722	983	17.1	-24.9	36.1
Utilities, fuels, and public services	4,049	4,055	4,166	4,223	.1	2.7	1.4
Household operations	1,522	1,570	1,465	1,638	3.2	-6.7	11.8
Housekeeping supplies	747	766	837	803	2.5	9.3	-4.1
Household furnishings and equipment	2,025	2,098	2,346	2,701	3.6	11.8	15.1
Apparel and services	1,866	1,883	1,434	1,754	.9	-23.8	22.3
Transportation	9,761	10,742	9,826	10,961	10.1	-8.5	11.6
Vehicle purchases (net outlay)	3,975	4,394	4,523	4,828	10.5	2.9	6.7
Gasoline, other fuels, and motor oil	2,109	2,094	1,568	2,148	-.7	-25.1	37.0
Other vehicle expenses	2,859	3,474	3,471	3,534	21.5	-.1	1.8
Public and other transportation	818	781	263	452	-4.5	-66.3	71.9
Healthcare	4,968	5,193	5,177	5,452	4.5	-.3	5.3
Entertainment	3,226	3,090	2,909	3,568	-4.2	-5.9	22.7
Personal care products and services	768	786	646	771	2.3	-17.8	19.3
Reading	108	92	114	114	-14.8	23.9	0

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Data not applicable.

Source: U.S. Bureau of Labor Statistics.

Item	2018	2019	2020	2021	Percent change		
					2018–19	2019–20	2020–21
Education	1,407	1,443	1,271	1,226	2.6	-11.9	-3.5
Tobacco products and smoking supplies	347	320	315	341	-7.8	-1.6	8.3
Miscellaneous	993	899	907	986	-9.5	.9	8.7
Cash contributions	1,888	1,995	2,283	2,415	5.7	14.4	5.8
Personal insurance and pensions	7,296	7,165	7,246	7,873	-1.8	1.1	8.7
Life and other personal insurance	465	520	486	473	11.8	-6.5	-2.7
Pensions and Social Security	6,831	6,645	6,760	7,400	-2.7	1.7	9.5

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

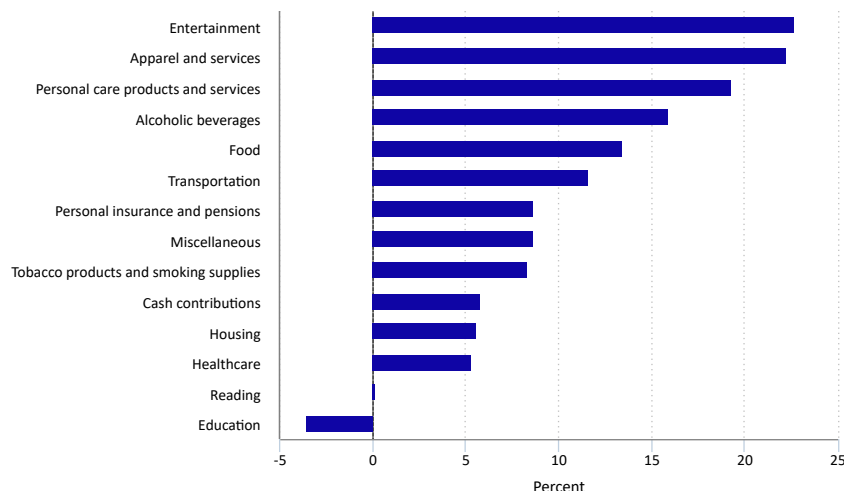
In 2021, spending was higher than 2020 in 12 of the 14 expenditure subcategories. For example, after declining more than 10 percent in 2020, food spending shot up 13.4 percent in 2021, with noticeable surges in both food at home and food away from home spending. Food at home spending climbed 6.6 percent, reaching an annual amount of roughly \$600 above pre-pandemic levels. This was mainly driven by increased spending in the protein (meat, poultry, fish, and eggs) and produce sectors. As of December 2021, both expenditures have seen annual average percent changes in inflation of 6.6 percent and 3.2 percent, respectively.⁵ Food away from home spending rose 27.6 percent but was still nearly \$500 below 2019 levels, likely driven by reluctance of at-risk demographics to eat out amid the multiple COVID-19 waves that emerged in 2021. (See table A.)

Transportation spending surged 11.6 percent in 2021, climbing from lows in 2020 and exceeding 2019 levels. Rising 37.0 percent in 2021, gasoline, other fuel, and motor oil spending was a key driver of the increase, along with vehicle purchases, which rose 6.7 percent. The loosening of travel restrictions, gradual return to the office, and rising gasoline prices surely influenced the rise in expenditures of gasoline, other fuel, and motor oil. Supply chain disruptions for semiconductors and microchips, both used to manufacture new vehicles, induced a negative supply shock (i.e., lessened production of goods or services than in “non-shock” times) in the new vehicle market. Any negative supply shock leads to higher prices, which in turn can lead to higher spending. The lack of new vehicle inventory might have also pushed would-be purchasers into the used car market, raising the cost of used cars, and driving up vehicle purchase expenditures. While public and other transportation spending did climb 71.9 percent, its smaller proportion of the transportation category, relative to gasoline and vehicles, would lead to it having less upward bias in transportation spending. Public and other transportation has also yet to return to 2019 spending levels. (See table A.)

Housing expenditures, which account for the largest share of total spending, rose 5.6 percent in 2021. Run-ups in prices for both owned homes and rental units (such as apartments) undoubtedly contributed, as shelter accounts for just over half of total housing expenditures. While spending on owned dwellings rose 1.6 percent, rental properties jumped at almost four times that rate, or 6.3 percent, in 2021. Low nominal interest rates and rising housing demand in early 2021 created conditions in which housing prices took off. According to the St. Louis Federal Reserve, the median sale price of a home reached \$423,600 in the fourth quarter of 2021, almost \$65,000 above the 2020 fourth quarter median price of \$358,700.⁶ Concurrently, the trend in the 30-year fixed rate mortgage began to inch upward, fluctuating over the year, but ending up 0.44 percentage points higher at the end of 2021 relative to 2020. Together, increases in mortgage rates and housing prices, pushed up owned dwelling (mortgage) expenditures.⁷ Higher housing prices could have pushed prospective home buyers into the rental market, driving up rental rates. Double digit run-ups in out-of-town lodging of 89.9 percent, other lodging (which includes hotel/motel, B&B accommodations, etc.) of 36.1 percent, and household furnishings and equipment of 15.1 percent further contributed to the rise in housing spending.

Entertainment and apparel and services both rose by over 20 percent, 22.7 and 22.3 percent, respectively (chart 1). Double-digit spending growth was also observed in personal care products and services, alcoholic beverages, food, and transportation, all following the model of looser COVID-19 restrictions, gradual returns to in-person work, and higher demand for entertainment and travel. Six subcategories grew at rates below 10 percent. Healthcare spending, for example, rose 5.3 percent, potentially because of elective surgeries resuming where consumers were able to book screenings. One expenditure category did not change, and one declined slightly. Spending on reading material remained constant at \$114 per year, while spending on education fell by 3.5 percent, potentially because of reduced annual amounts paid by CUs on tuition and student loan payments, as shown in our detailed level tables, which can be found in the technical notes section ([detailed tables, 1984–21](#)).

Chart 1. Annual percent change for major expenditure groups, 2020–21



Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

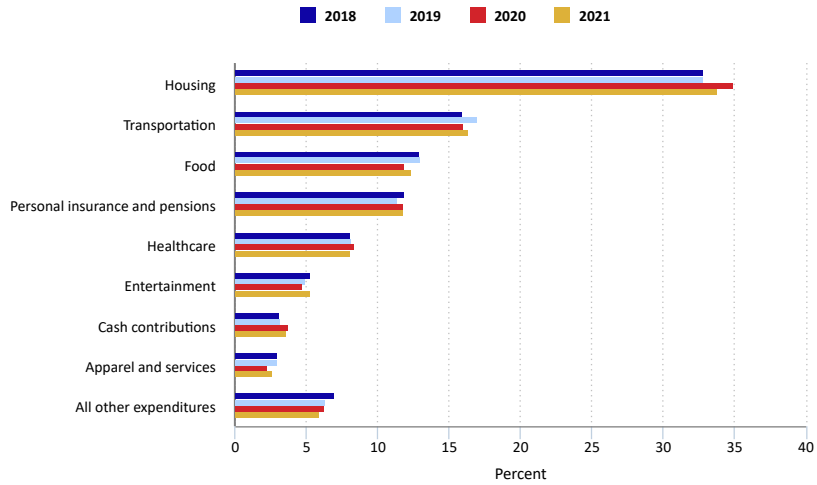


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Expenditure shares: how do consumers divide up their spending?

The concept of expenditure shares is critical in analyzing short and long run spending dynamics. In the short run, expenditure shares illustrate the relative importance of the various expenditure categories in everyday life, for example, the percent of total spending being directed to food relative to healthcare or housing. In the long run, changes in shares reflect changes in living standards. For example, CUs who allocate lower shares to food and shelter can spend larger shares on entertainment, cash contributions, personal care products and services, and other discretionary goods and services that are not as affordable to those on tight budgets.

Chart 2A. Percentage of expenditure shares by selected categories, 2018–21



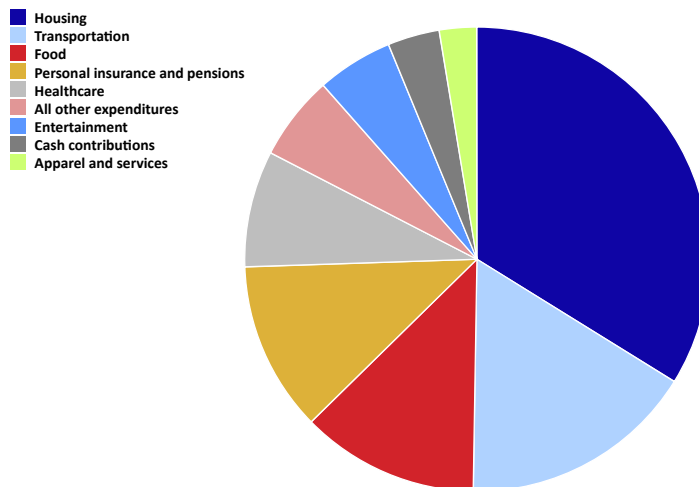
Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

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The largest share of consumer spending is generally allocated to housing (chart 2A). From 2018 to 2021, the share ranged from 32.8 percent in 2018 and 2019 to 34.9 percent in 2020. Following housing, transportation, food, personal insurance and pensions, and healthcare round out the top five expenditure shares (chart 2B). For the purposes of this analysis, the six expenditure categories to which consumers allocate on average the smallest shares of their total expenditures are combined into the all other expenditures category (chart 2A). Expenditures in this category include alcoholic beverages, personal care and products, reading, education, tobacco products and smoking supplies, and miscellaneous expenditures.

Chart 2B. Percent distribution of expenditure shares, 2021



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

[View Chart Data](#)



Recent changes in expenditure shares show a mixed picture. Of the four expenditure categories, five rose, five remained unchanged, and four declined from their 2020 levels. As displayed in table B and chart 2, CUs in 2021 allocated slightly larger shares of their total spending toward entertainment, transportation, food, and apparel and services, all rising between three and six tenths of one percentage point. The fifth category that rose was in the all other expenditures category. Personal care products and services increased by a tenth of 1 percentage point.

Expenditure shares marginally declined in housing (1.1 percentage points), but it remains by far the largest spending category, where 33.8 cents for every dollar of spending outpaces the next closest category (transportation) by 17.4 cents per dollar (chart 2B). Similarly, the average consumer contributed fewer cents on the dollar to

personal insurance and pensions, cash contributions, and healthcare in 2021. Consumers spent half a percentage point less on all other expenditures in 2021 (6.4 to 5.9 percent), leaving the remaining 94.1 percent of spending, or 94.1 cents on the dollar, to the top eight expenditure categories (chart 2A).

Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Surveys, 2018–21

Spending category	2018	2019	2020	2021
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.9	13.0	11.9	12.4
Food at home	7.3	7.4	8.1	7.9
Food away from home	5.6	5.6	3.9	4.5
Alcoholic beverages	1.0	.9	.8	.8
Housing	32.8	32.8	34.9	33.8
Shelter	19.2	19.3	20.5	19.8
Utilities, fuels, and public services	6.6	6.4	6.8	6.3
Household operations	2.5	2.5	2.4	2.4
Housekeeping supplies	1.2	1.2	1.4	1.2
Household furnishings and equipment	3.3	3.3	3.8	4.0
Apparel and services	3.0	3.0	2.3	2.6
Transportation	15.9	17.0	16.0	16.4
Vehicle purchases (net outlay)	6.5	7.0	7.4	7.2
Gasoline, other fuels, and motor oil	3.4	3.3	2.6	3.2
Other vehicle expenses	4.7	5.5	5.7	5.3
Public and other transportation	1.3	1.2	.4	.7
Healthcare	8.1	8.2	8.4	8.1
Entertainment	5.3	4.9	4.7	5.3
Personal care products and services	1.3	1.2	1.1	1.2
Reading	.2	.1	.2	.2
Education	2.3	2.3	2.1	1.8
Tobacco products and smoking supplies	.6	.5	.5	.5
Miscellaneous	1.6	1.4	1.5	1.5
Cash contributions	3.1	3.2	3.7	3.6
Personal insurance and pensions	11.9	11.4	11.8	11.8
Life and other personal insurance	.8	.8	.8	.7
Pensions and Social Security	11.2	10.5	11.0	11.1

Source: U.S. Bureau of Labor Statistics.

Income and expenditures by income quintile

Even in times of price stability, income is arguably the most important predictor of expenditures. Given COVID-19 related disruptions to the economy in 2020 (increased unemployment, etc.), it is especially important to examine changes in income from 2020 to 2021 before considering changes in spending patterns at that time.

In 2021, gains in nominal income were observed across the board for CUs in all income quintiles except for the bottom quintile of earners, which fell by 0.4 percent. This reduction in nominal income can be partly attributed to a decline in wages and salaries of 12.3 percent and in Social Security, private retirement, and government retirement of 2.5 percent. All other cohorts saw gains between 0.6 and 3.8 percent, with the general trend being, the higher the income cohort, the greater the percentage gain in before-tax income (table C).

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintiles, 2020–21

Item	Lowest quintile		Second quintile		Third quintile		Fourth quintile		Highest quintile	
	Over-the-year change		Over-the-year change		Over-the-year change		Over-the-year change		Over-the-year change	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Income before taxes	-\$54	-.4	\$217	.6	\$1,792	3.0	\$3,306	3.4	\$8,195	3.8
Total	2,145	7.5	4,028	10.1	4,371	8.5	3,342	4.6	13,373	11.6
Food	776	18.9	409	7.6	1,067	16.9	875	10.3	1,728	14.1
At home	425	13.7	195	5.1	524	12.4	132	2.3	310	4.0
Away from home	351	35.1	213	13.5	543	26.2	744	26.6	1,419	32.0

Source: U.S. Bureau of Labor Statistics.

Item	Lowest quintile		Second quintile		Third quintile		Fourth quintile		Highest quintile	
	Over-the-year change		Over-the-year change		Over-the-year change		Over-the-year change		Over-the-year change	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Alcoholic beverages	58	38.7	65	27.7	39	10.5	113	22.3	103	9.1
Housing	537	4.4	902	5.7	1,438	7.8	1,108	4.6	1,881	5.1
Apparel and services	181	23.8	343	39.8	277	21.9	311	21.3	485	17.2
Transportation	-90	-2.1	1,770	28.5	1,096	11.9	374	3.0	2,408	14.3
Healthcare	303	10.9	106	2.6	-162	-3.3	272	4.5	807	10.2
Entertainment	201	16.9	169	8.9	511	25.1	410	11.7	1,946	32.8
Personal care products and services	81	27.1	106	23.3	53	9.2	168	22.8	208	17.8
Reading	-9	-13.7	-8	-9.3	-22	-22.2	25	21.9	16	7.6
Education	-127	-20.0	63	17.4	-148	-21.7	-90	-7.9	47	1.3
Tobacco products and smoking supplies	54	19.1	16	4.4	20	5.6	48	14.6	-4	-1.5
Miscellaneous	59	14.0	-4	-7	1	.1	27	2.4	303	19.3
Cash contributions	195	26.0	42	3.1	-205	-11.4	-716	-25.0	1,303	28.0
Personal insurance and pensions	-71	-11.7	48	2.3	0	8.8	416	4.6	2,144	10.7

Source: U.S. Bureau of Labor Statistics.

Total expenditures rose across the board for all income groups, with increases ranging from 4.6 percent for the fourth income quintile to 11.6 percent for the highest income quintile. The second and highest income quintiles' expenditure patterns outpaced change in expenditure by all consumers of 9.1 percent (table A), while the lowest, third, and fourth lagged behind anywhere from 0.6 to 4.5 percentage points relative to the 9.1 percent for all CUs. (See chart 3.) The 11.6-percent increase observed for the highest income group is attributed to a handful of main expenditure categories, including a 32-percent increase in food away from home, a 32.8-percent increase in entertainment, a 14.3-percent increase in transportation, and a 10.7-percent increase in personal insurance and pensions. (See table C.) These four categories alone account for 59.2 percent of the highest quintile's total spending jump of over \$13,000. The highest quintile follows the spending pattern seen in table A in which food, transportation, and entertainment all rebounded noticeably in 2021 from their 2020 COVID-related declines. Unlike all other quintiles, the lowest saw a reduction in transportation spending of 2.1 percent; the other quintiles saw jumps of 3.0 to 28.5 percent. Individuals in the lowest income quintile reduced spending on new cars and trucks. This was partially offset by higher spending on used cars and trucks and greater use of public and other transportation.

Chart 3. Percent change in average annual expenditures by income quintile, 2020–21



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

[View Chart Data](#)



Analysis of selected expenditures

The following section analyzes trends in individual expenditures in closer detail. The sections will cover ways in which the pandemic caused consumer spending patterns to shift. For housing, and to a lesser extent food spending, the pandemic caused shifts in consumers' preferences for two substitutes. For housing, the pandemic caused consumers to reevaluate whether it was in their interest to rent or buy. In food, pandemic-related concerns about safety and government-mandated closures made many consumers rethink their mix of food at home and food away from home. In categories in which consumers had a greater number of choices, the focus is on how the pandemic affected consumers' level of spending in that category.

Dining out or cooking at home: how are consumers spending food dollars?

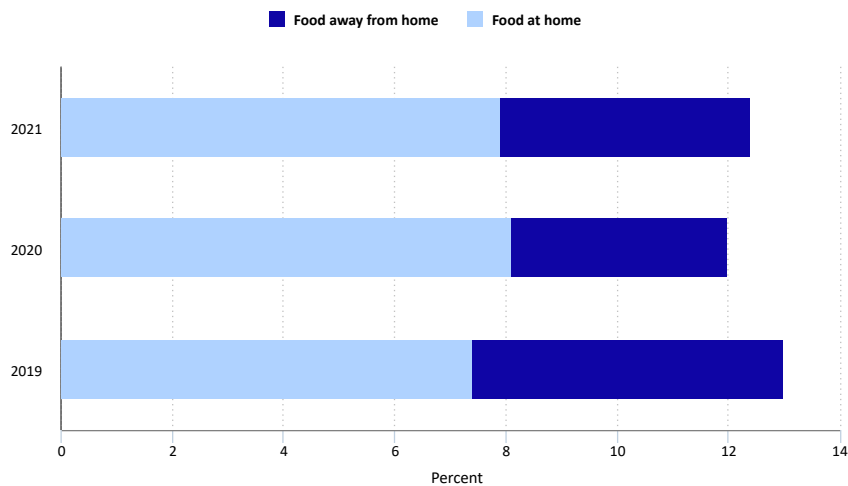
The COVID-19 pandemic led to changes in consumer spending patterns for many goods and services, food included. There are two general types of food expenditures: food at home and food away from home. Food at home includes food purchased from grocery stores or similar venues, for which preparation is needed. Food away from home includes food from restaurants or similar venues, where the consumer pays for the service of food preparation. It may also include delivery to a consumer's home or table or the implicit costs of nonessentials—such as convenience, ambiance, and so forth. Therefore, during the pandemic period, when general health was threatened by engagement in public activities and unemployment markedly increased, one would expect a decline in expenditures for food away from home and an increase in expenditures for food at home.

To assess the magnitude of these changes, this section examines how the composition of spending on food changed in the COVID-19 era. In addition, this section reveals other changes in food spending patterns, undoubtedly related to the pandemic, that are apparent in the CE data.

With the onset of the COVID-19 pandemic in 2020, total food expenditures fell, before recovering and surpassing 2019 levels in 2021. The components tell the story. Note that expenditures for food at home climbed 6.5 percent on average each year from 2019 to 2021. Concurrently, food away from home plummeted 32.6 percent in 2020, before recovering modestly in 2021, up 27.6 percent (table A). Undoubtedly, the 2020 figures can be explained as reactions to the pandemic.

Between state and local government mandates forcing many restaurants to close for varying periods in 2020 and increased consumer caution in response to the pandemic, consumers substituted food away from home with food at home throughout that year. Interestingly, as mandates began to recede, 2021 saw increases in both food away from home and food at home. The recovery in food away from home in 2021 is not surprising. In order to meet the emerging market of consumers with isolation fatigue, many restaurants—even high-end establishments—started offering delivery, curbside pickup, and other options that did not exist before the pandemic. Yet despite the growing number of social-distanced food away from home options, food at home expenditures increased as well. The reason does not appear to be price change. The CPI shows that prices for food at home increased 3.5 percent in both 2020 and 2021, compared with the 6.4-percent increase in expenditures in each year. At the same time, the CPI for food away from home increased 4.5 percent in 2020 and 2021. These changes affected the allocation of the total food dollar, as shown in chart 4.

Chart 4. Shares of total expenditures to food at home vs. food away from home, 2018–21



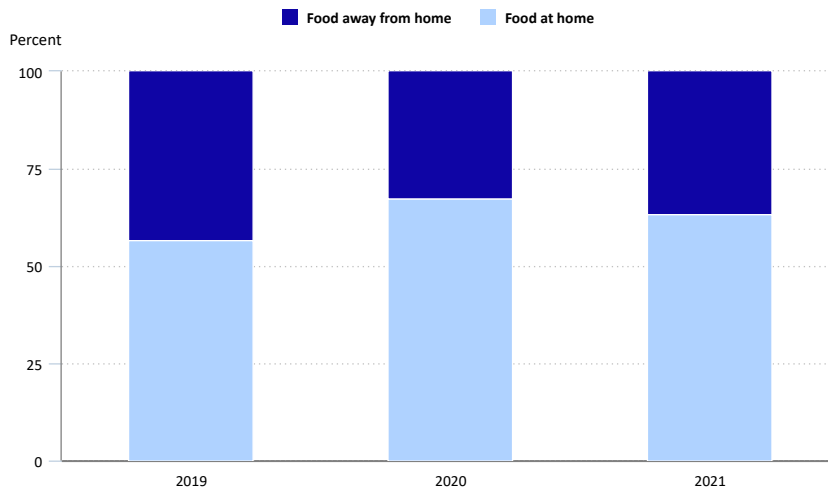
Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

[View Chart Data](#)



Note that food away from home expenditures accounted for more than 43.2 percent of food expenditures in 2019, plunging to 32.5 percent in 2020, and recovering to just over 36.5 percent in 2021. (See chart 5.)

Chart 5. Allocation of food dollars spent, 2019–21



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

[View Chart Data](#)



Once again, with restaurants initially closed in 2020, and consumers exercising prolonged caution, it is not surprising that the frequency of food away from home purchases declined in this year. In 2021, many restaurants reopened, but the Omicron and Delta COVID-19 variants were likely to be responsible for the lack of full recovery in food away from home expenditures in 2021.

Interestingly, food at home expenditures exhibited the same pattern as food away from home. The answer is likely stocking behavior. That is, consumers likely made fewer trips to the grocery store, but purchased food in bulk on these trips. Consumers who typically shopped once a week might have switched to biweekly or even monthly shopping trips.

Finally, these changes in food expenditure—at the total and component level—affected the allocation of total expenditures. In the pre-COVID-19 pandemic period (2019), food away from home represented roughly 43 percent of total food spending, or 5.6 percent of total expenditures in both 2018 and 2019 (chart 4). As expected, with the onset of the COVID-19 pandemic in 2020, consumers shifted toward purchasing food at home, most likely because of government mandated shutdowns of restaurants and similar venues reduced seating capacity, and to comply with social distancing recommendations and pandemic-related health concerns.

As a result, in 2020, food at home accounted for 67.5 percent of total food spending. The next year, 2021, saw a gradual return to the 2019 allocations to food spending at and away from home. Food at home declined to 7.9 percent and food away from home reached 4.5 percent of total expenditures. Shares of total expenditures for food at home remain 0.5 percentage points higher than its 2019 level and food away from home remains 1.1 percentage points less than its 2019 level (chart 4). Multiple variables can potentially account for this. As noted above, while food prices at home did not rise as much as food prices away from home, CPI data show that food at home prices rose by 3.5 percent from 2020 to 2021. Furthermore, those most at risk for COVID-19 might still have been hesitant to dine outside the home and thus may have remained on the sidelines from the restaurant scene. (See chart 4.)

Table D. Diary survey percent reporting for food expenditures, 2019–21

Percent reporting	2019	2020	2021
Food, total	93.0	89.0	91.2
Food at home	85.3	81.1	82.7
Food away from home	74.4	60.2	64.8

Source: U.S. Bureau of Labor Statistics.

According to results of the Diary Survey, percent reporting changed within these categories (table D). Note that 93 percent of consumer units reported a weekly food expenditure of some kind in 2019. This fell to 89 percent in 2020 and rose to 91 percent in 2021. Again, the components are revealing, and follow the same pattern; percent reporting fell in 2020 and recovered partially, in 2021. This pattern is most evident for food away from home; percent reporting fell from 74 to 60 percent, then rose to 65 percent.⁸

Housing

Like food, housing is largely a dichotomous topic. People must decide whether they want to rent or own their dwelling. Their choice is, among many other factors, influenced by prevailing interest rates for a mortgage and the overall level of housing prices. The onset of the pandemic had a strong impact on economic activity and behavior, heavily influencing the housing market and, by extension, a CU's decision to rent or buy.

Renting vs. homeownership

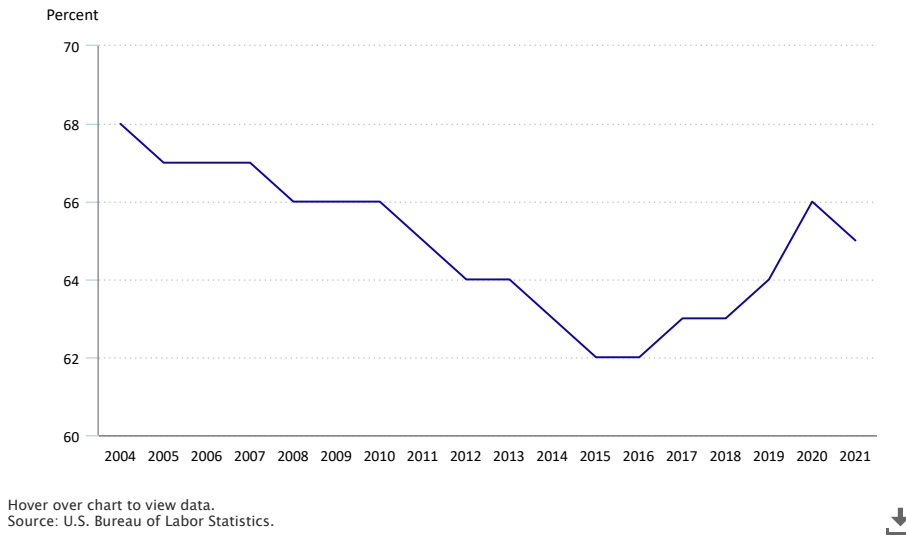
After rising for 2 of the last 3 years and recording a 2-percent rise at the beginning of the COVID-19 pandemic, homeownership rates slightly declined to 65 percent in 2021 (chart 6). This marks the first reduction in homeownership rates since 2015, when homeownership rates dropped to 62 percent, the lower bound of the 17-year time series from 2004 to 2021. The corresponding rental rate rose to 35 percent in 2021, returning to its average for the time series. Much of this can be explained by the movements of mortgage interest rates.

In the beginning of 2021, interest rates on 30-year mortgages remained high, yet, as the year progressed, interest rates began to fall. As mortgage rates decreased, the gap between the number of potential homebuyers and the number of houses supplied grew. Due to this imbalance, there was a shortage of owned homes available for

first time buyers, crowding them out and pushing the youngest CUs into the rental market.

Average annual shelter prices rose 2.7 percent from 2020 to 2021, according to CPI data. As noted in the [2020 CE Annual Report](#), a change in data collection methodology may have contributed to the rise in homeownership status in that year.⁹

Chart 6. Homeownership rate, Consumer Expenditure Survey (CE), 2004–21

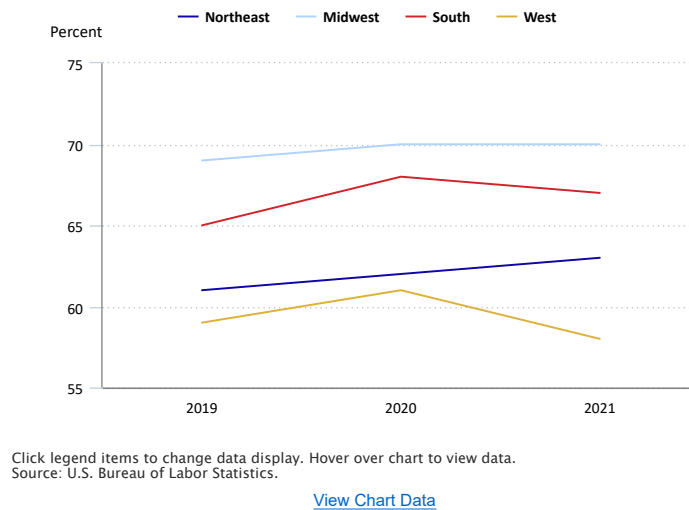


Homeownership and rent spending by region

Among the major spending categories, housing remains the single largest component. Housing is generally thought of in terms of geographic region. In the CE, the United States has four regions: Northeast, South, Midwest, and West.¹⁰ Examining rent spending by region can elicit some interesting comparisons: for example, are there more CUs renting in the Northeast than the West? Region itself is a broad metric and it might not pick up subtle differences that can be explained on a state or even metropolitan statistical area (MSA) level.

In general, housing expenditures increased 5.6 percent from 2020 to 2021, following a 3.5-percent increase from 2019 to 2020 (table A). Even though housing expenditures increased, the shares of housing expenditures decreased by 1.1 percent to 33.8 percent. Yet, despite this decrease, 2021 shares remain 1.0 percentage point higher when compared with 2019 levels (table B). The overall homeownership rate decreased by 1.0 percentage point to 65.0 percent in 2021, following a 2.0-percentage-point increase from 2019. (See chart 6.)

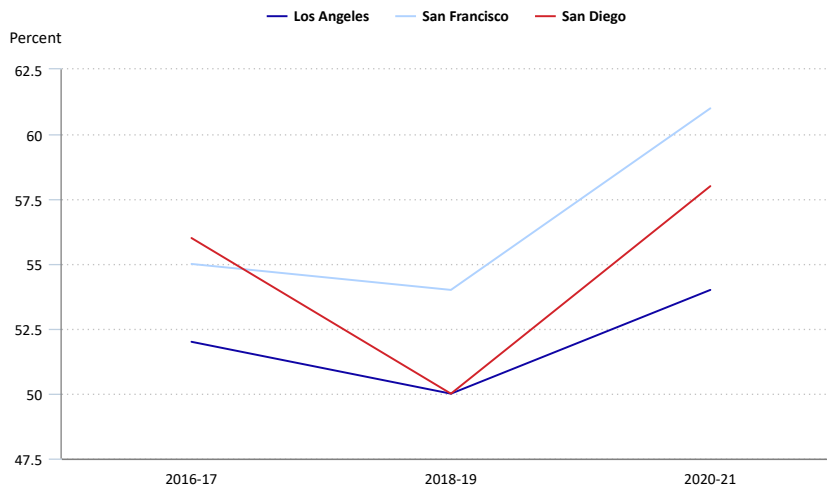
Chart 7A. Homeownership rate, Consumer Expenditure Surveys, 2019–21



In each of the four regions of the United States, the homeownership rate increased from 2019 to 2020. However, each region differed slightly from 2020 to 2021. The Northeast was the only region to show growth in homeownership rates at 1.0 percentage point. The Midwest had the highest homeownership rate, which remained stable at 70.0 percent (chart 7A). The South and West experienced similar declines; as homeownership rates fell (and, therefore, rental rates rose) in 2021, the homeownership rate in the South remained 2.0 percentage points above its 2019 level. In contrast, the West, which already had the lowest homeownership of the four regions, was the only region in which 2021 homeownership rates fell below 2019 levels.

Homeownership rates in the West fell from 61.0 percent in 2020 to 58.0 percent in 2021. Trends of homeownership in the West are consistent with a past study of homeownership rates, where it corroborated this deviation from trend in the West.¹¹ The converse nature of homeownership and rental rates means that the West had the highest proportion of renters to homeowners in 2021. It should be noted that this analysis focuses on the short term: 2019 to 2021.

Chart 7B. Homeownership rate of key California metropolitan statistical areas, 2016–21

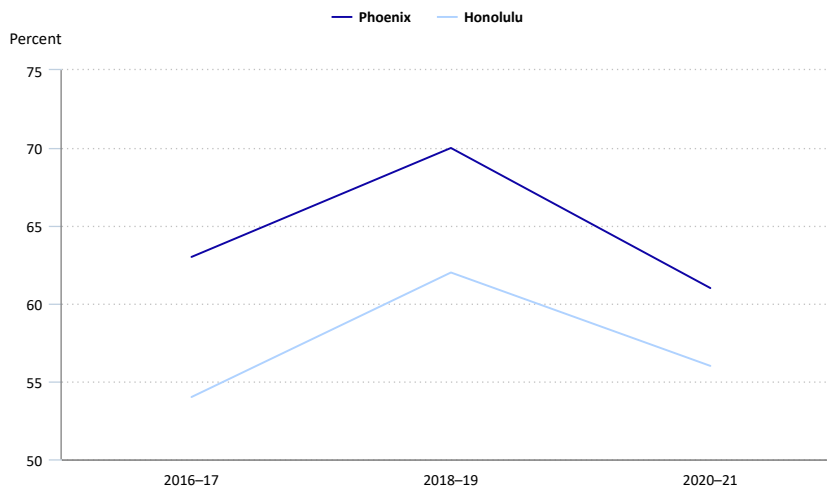


Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

[View Chart Data](#)

To analyze the homeownership dynamics in the western United States, it is important to consider its major population centers. The most populous state in the West and in the broader United States is California, with the three most populous cities in the state being Los Angeles, San Francisco, and San Diego. Data variations in the West can, in theory, be explained by movements of these three cities. At the MSA level, the homeownership rates for San Diego and Los Angeles declined 6.0 and 2.0 percentage points in the 2018–19 collection period. Associated rebounds of 4.0, 7.0, and 8.0 percentage points for Los Angeles, San Francisco, and San Diego, respectively, were observed in the following collection period of 2020–21. That runs counter to the directional trends in the broader West (chart 7B). Some further mining found gold in Phoenix, AZ and Honolulu, HI. Over the same collection period, homeownership rates rose sharply in 2016–17 and 2018–19 before plunging 9.0 and 6.0 percentage points, respectively, mirroring the trend in chart 7A (chart 7C). MSA data are represented in multi-year tables with 2-year collection periods as opposed to single-year collection periods in detailed level tables because of data limitations.

Chart 7C. Homeownership rates in additional western metropolitan statistical areas, 2016–21



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

[View Chart Data](#)

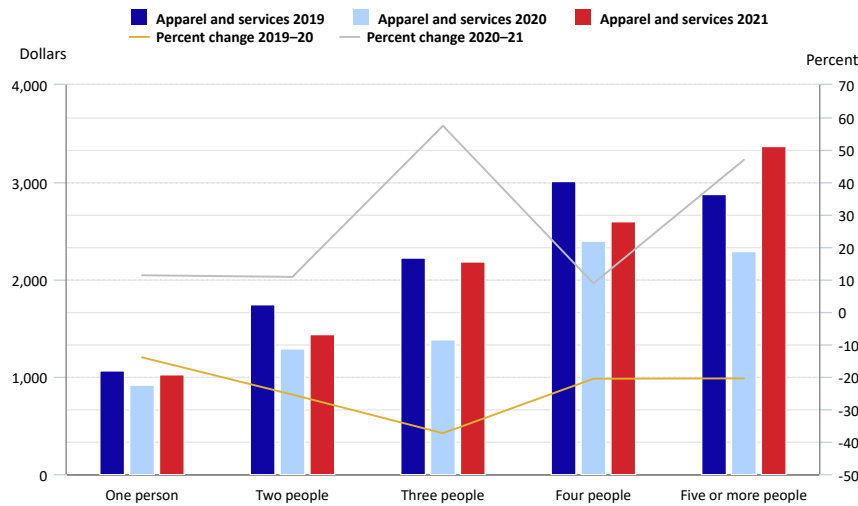
Apparel spending by size of consumer unit

Average annual expenditures in apparel and services increased by 22.3 percent in 2021 (to \$1,754) compared with a 23.8-percent drop in 2020 (to \$1,434) and yet remained lower than in 2019 (\$1,883).¹² (See table A.) Within the apparel and services category, the biggest increase in a major component, 48.6 percent, occurred in the other apparel products and services expenditure category. This increase is attributable to a 119.4-percent increase in the subcategory of jewelry expenditures, rising from an increase in wedding bookings and other formal functions. Expenditures for general apparel items exhibited increases that were closer to the overall average increase: 32.6 percent for boys ages 2 to 15, 29.2 percent for men ages 16 and over, and 20.4 percent for women ages 16 and over. Footwear expenditures increased by 7 percent in 2021, mainly because of a 125-percent jump in boys' footwear. Interestingly, women's footwear decreased by 11.6 percent during the same period. Children under the age of 2 was the only age group to experience a decrease in apparel expenditures, at 2.9 percent. Despite this decrease in total apparel and service expenditures, for the category of boys and girls from 2 years to 15 years of age, expenditures in 2021 were higher than in 2019. The gradual return to in-person learning for children might explain this trend.

Although expenditures on apparel were still below pre-COVID spending, apparel spending increases in 2021 were consistent across CUs of all sizes. (See chart 8.)

Percentage increases in spending by size of the CU ranged from 8.8 percent for four-person CUs to 57.4 percent for three-person CUs. While small CUs (one or two persons) had increases in expenditures at the smaller end of the range (about 11 percent each), for the largest CUs (five or more persons) expenditures rose 46.9 percent as lockdown and pandemic restrictions lifted. This contrasts to decreases for all CU sizes in 2020.

Chart 8. Spending on apparel and services by consumer units, 2019–21



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

[View Chart Data](#)

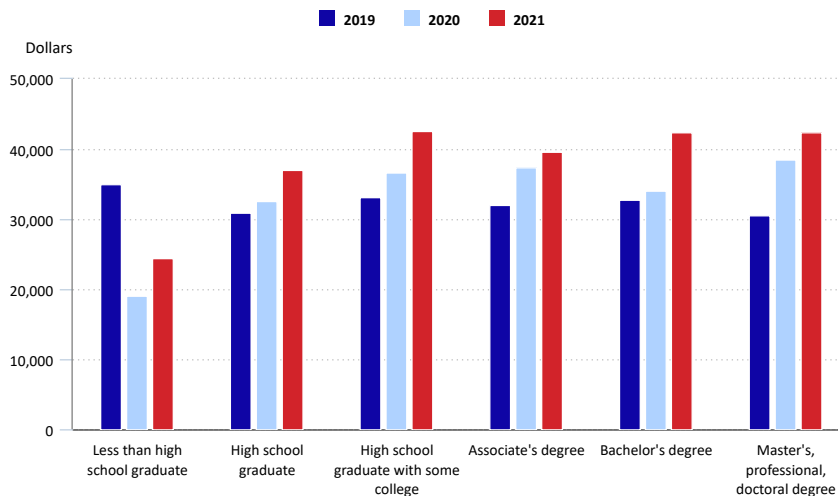


New and used vehicles by highest educational attainment of consumer unit

The purchase of a vehicle is one of the largest made by a CU. As stated earlier, according to the CPI, average prices for new and used cars and trucks were up 5.9 and 26.6 percent, respectively, from 2020 to 2021. (See the [Effects of inflation and supply chain disruptions in 2021](#) section.) These inflated prices have only been exacerbated the last 2 years by the ongoing semiconductor and microchip shortage.¹³ New cars have 150+ chips contained inside them, and with a limited supply of microchips being imported fewer, new automobiles can hit the market.¹⁴ This reduced supply is likely one of the many reasons that new cars were even more expensive. If CUs view new and used automobiles as substitutes, this reduction in supply for new cars raises demand for used cars. According to [detailed level tables](#), new and used vehicle spending rose 5.8 and 8.3 percent, respectively.

Despite the increase in overall spending on new and used cars, it is worth noting that the level of expenditure is not uniform across subgroups. For instance, vehicle purchases vary by CU's highest education attainment. Education subgroups have wide variation in income, occupation, and other demographics.

Chart 9A. New car and truck prices paid by highest education of consumer unit, 2019–21



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

[View Chart Data](#)



With reduced supply in the new vehicle market, expectations would dictate higher prices and thus mean higher quarterly expenditures for vehicles among all education groups. Chart 9A shows mean quarterly expenditures for CUs who purchased at least one new car or truck by highest education level within the respective consumer unit.¹⁵ The trend of yearly expenditure increases holds true for all the subgroups except for the less than high school graduate group. Several factors are likely to cause swings in mean quarterly expenditures on new cars for those in this subgroup.

The total number of CUs in the less than high school graduate subgroup is far below that of all other education subgroups. Only 7.9 of the total 133.6 million CUs occupy

it, roughly half as many as the next smallest share, associate's degree graduates. Moreover, percent reporting in 2021 is the lowest and most volatile of this 2019–21 period, so any swing in percent reporting will have a more profound effect on price paid. (Detailed level interview tables that include percent reporting are available upon request; see the technical notes for more information.)

For those with at least a high school degree, the mean quarterly expenditure for a new car or truck rose gradually from 2019 to 2021. Prices paid in 2021 hovered between \$37,075 and \$42,607, respectively, reflecting the negative supply shock. Mean quarterly expenditures jumped from 2020 to 2021. Bachelor's degree holders experienced the strongest increase and levels were elevated for master's, professional, and doctoral degrees, too. Average annual incomes of over \$100,000, which are generally associated with higher levels of education attainment, allow for the purchase of more luxury vehicles, pushing up the mean quarterly expenditure. (Income levels can be found in the [Calendar year Tables by Education](#).)

Table E. Interview survey percent reporting for new cars and trucks by education, 2019–21

Year	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Bachelor's degree	Master's, professional, doctoral degree
2019	.63	.96	1.49	1.95	1.60	2.08
2020	.26	1.05	1.16	1.62	1.88	1.82
2021	.42	.68	.93	1.70	1.47	2.23

Source: U.S. Bureau of Labor Statistics.

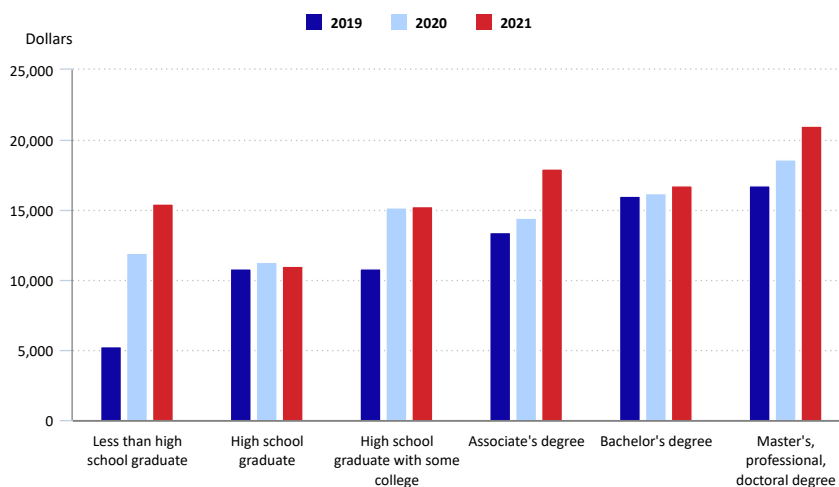
Table F. Interview survey percent reporting for used cars and trucks by education, 2019–2021

Year	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Bachelor's degree	Master's, professional, doctoral degree
2019	3.60	4.40	4.37	5.94	4.39	4.12
2020	4.39	3.74	4.63	5.07	3.55	3.26
2021	4.60	4.56	4.22	4.89	3.59	3.18

Source: U.S. Bureau of Labor Statistics.

With new cars and trucks in shorter supply, for those who had to or wanted to purchase a vehicle, this incentivized substitution to the used car market. Among the six education subgroups, three saw upticks in percent reporting for used vehicles: high school, less than high school graduates, and bachelor's degree holders (table F). This uptick in reporting the purchase of an automobile could be tied to the fact that positions with an education attainment of at most a bachelor's degree were more likely to be deemed "essential workers."¹⁶ Alternatively, people with at most a bachelor's degree could have put additional wear on their cars by working part-time as drivers in the rapidly growing food delivery app industry, made popular by the pandemic. Master's, professional, and doctoral degree holders had the highest mean quarterly expenditure for used cars and trucks of \$21,033, roughly \$3,055 more than the next closest group of associate's holders at \$17,978 (chart 9B). CUs in this subgroup have higher income levels, allowing them to absorb higher prices more easily or more likely to purchase multiple cars for the purpose of leisure, thus driving up expenditures.

Chart 9B. Used car and truck prices paid by highest education of consumer unit, 2019–21



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

[View Chart Data](#)

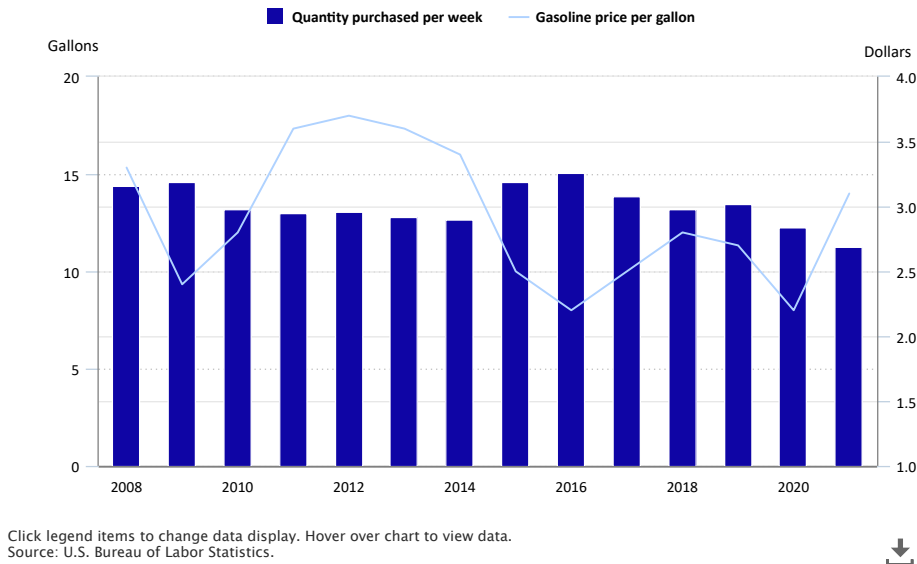


Gasoline spending

As Americans adjusted to the ongoing pandemic, 2021 should have been the year in which consumers hit the open road en masse, filling up their cars, trucks, and SUVs with great frequency. This could be to drive to the office (given the gradual return of in-person office work) or to take the family on that 1-year delayed road trip. What most consumers likely did not anticipate was the surge in gasoline prices from the half-decade low of \$2.24 per gallon seen in 2020 to a half-decade high of \$3.13, as the CPI data show. (See chart 10A.) With higher driving demand and higher gasoline prices, gasoline spending and prices rose 29.1 and 36.0 percent in 2021,

respectively, as measured by CE and the CPI. (See chart 10B.)

Chart 10A. Gasoline price and quantity purchase, 2008–21

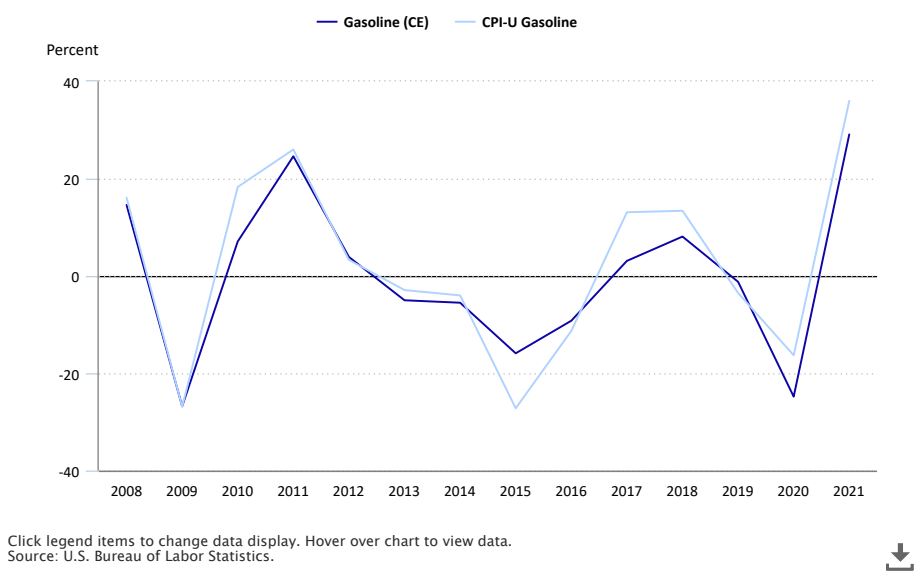


Just like any other good or service, two factors determine total expenditures for gasoline: the price of the good and the quantity purchased. All else equal, any change in gasoline prices will directly affect the resulting annual gasoline expenditure for a given year. To illustrate this idea, imagine a basic equation where total gasoline expenditures of G is a function of the annual price paid by consumers of P , multiplied by the annual quantity of gallons purchased of Q . That is, $G = P \times Q$. Strictly based off chart 10B, it is not certain whether this rise in expenditures is a result of changes in price or quantity purchased.

Price elasticity of demand is a measure of how much consumers change the amount of a good they buy when the price of that good changes. Price elasticity of demand can be influenced by factors such as the percentage of total expenditures for which a good (gasoline in this case) accounts, how many close substitutes exist for the good, and whether the prices of the substitutes for the good of interest are higher or lower than the new price of the good of interest. For instance, if the price of gasoline were to get too high, if people see that it is cheaper for them to take alternative modes of transportation (like public transportation or use ride-sharing apps), they may substitute gasoline for one of those modes of transportation instead. Price elasticity of demand in this case is how much less gasoline people buy when it becomes more expensive.

Regardless of reason, both prices and quantities can drive spending behavior. How much expenditures are affected by each depends on the magnitude of each respective change. Price can rise, quantity consumed can fall, and expenditures can still rise if the percent price increase is larger than the percent quantity decrease. This also works in the reverse fashion; prices can fall, and expenditures rise, when the percent increase in quantity purchased is larger than the percent decrease in prices. Regardless, this was not the case in 2021, where it appears that prices increased, and quantities purchased declined slightly (indicating noticeable price inelasticity of gasoline with respect to price).

Chart 10B. Percent change in gasoline spending and CPI-gasoline, 2008–21



To analyze this concept graphically, chart 10A shows annual gasoline prices and weekly gallons of gasoline purchased. Weekly quantity of gallons of gasoline are computed by first taking CE estimates for total gasoline expenditures, dividing that value by average price data for gasoline from the CPI, and then dividing by 52 to get a weekly estimate. Presenting quantity in a weekly figure reflects the frequency of which consumers fill their tanks and how consumers typically frame gasoline spending: on a weekly and not annual basis. In addition, note that BLS generates price indexes and average price estimates strictly for urban consumers. Therefore, charts 10A and 10B include expenditure data only from urban consumers. Furthermore, CPI average price estimates strictly capture gasoline and not motor oil or other fuel prices.

Estimates in published CE tables capture motor oil and other fuels. Therefore, CE gasoline data are extracted from the detailed level type of area tables (unpublished, but available on request) described in the technical notes section of the report. (See section titled, "[Detailed tables, 1984-21.](#)")

Analyzing charts 10A and 10B together provides the clearest picture for gasoline expenditure trends from 2008, the first year of the most recent recession before COVID-19, to 2021. The components of chart 10A influence chart 10B. From 2020 to 2021, prices and expenditures rose at a close 36.0 and 29.1 percent, respectively. (See chart 10B.) Weekly quantity purchased fell slightly by roughly nine tenths of a gallon per week (0.93 gallons). As stated, prices displayed are for urban areas only and some of said urban areas experienced higher prices relative to others.

Thus, some consumers, potentially on the lower end of the income distribution, would not have been able to maintain quantities purchased once prices rose. That is, such consumers might reduce miles driven each week, and therefore gasoline purchases, accordingly. Couple this with many companies keeping telework policies in place through much of 2021, and the conditions were present for fewer weekly gallons purchased.

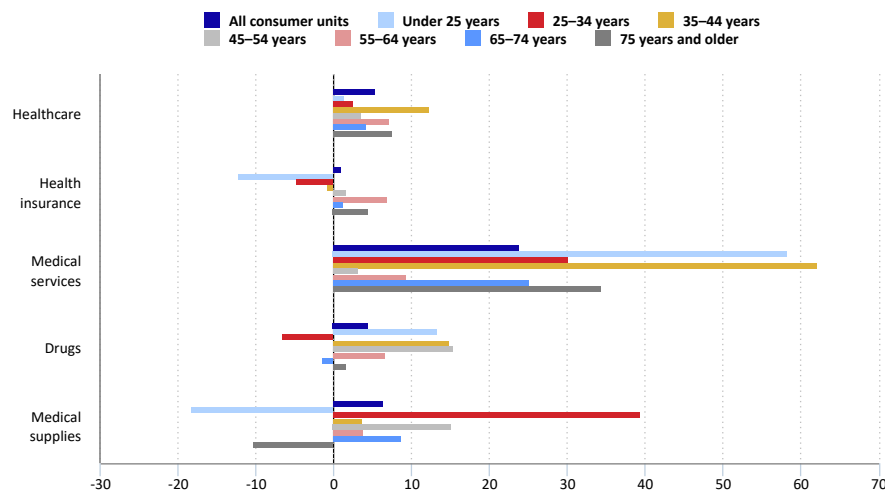
While expenditures on gasoline and the price of gasoline usually follow similar patterns, nearly identical concurrent movement in levels had not been seen since 2012 and 2009. In the 2008–09 price change, when the United States was in a recessionary period (which the National Bureau of Economic Research (NBER) denotes as having occurred from December of 2007 through June 2009), expenditures and prices fell 26.8 and 26.9 percent, respectively.¹² In 2012, gasoline saw concurrent falls in prices and expenditures of 3.3 and 3.9 percent, respectively.

Healthcare spending by age

Based on the human lifecycle, it would be reasonable to expect that healthcare expenditures are both related to, and increase with, a person's age. That is, younger people generally need less care, and may allocate most of their health care dollars to preventative care and occasional acute needs (such as the sudden onset of a temporary illness). Older consumers are more likely to need more costly and extensive care, medical equipment, prescription drugs, and other healthcare goods and services to maintain quality of life. Analyzing healthcare spending among the age groups can show whether this theoretical relationship exists in the data from 2020 to 2021.

All age groups spent more on healthcare in 2021 than in 2020. This change was driven by double digit increased spending in the medical services subcategory for all age groups except two: those 45–54 years old and those 55–64 years old. CUs with reference persons ages 45–54 had the highest increase in expenditures in the drugs subcategory whereas CUs with reference persons ages 25–34 had the greatest increase in medical supplies spending, but experienced declines in drug spending. Overall, the largest changes in healthcare spending were in the medical services subcategory for those 35–44 years old (62.2 percent) and under 25 (58.3 percent). Increased spending in medical services could be driven by the opening of elective surgeries that were in large part suspended in 2020. Elective and pandemic-related medical services together could have worked in tandem to boost medical services spending.

Chart 11. Percentage change in average expenditure on healthcare and its components, 2020 to 2021, by age of reference person



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

[View Chart Data](#)

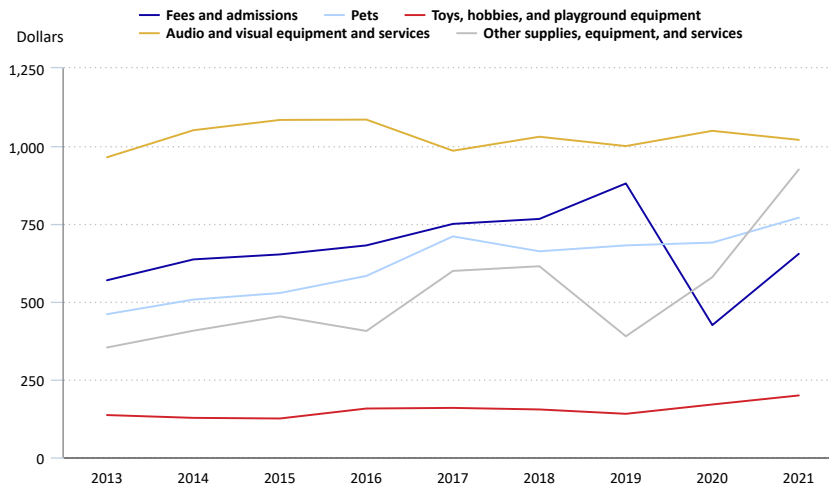


Health insurance spending increased for each group 45 years and over but decreased for each age group under 45 years old. The largest decrease was 12.1 percent by the under 25 age group. Spending on medical services increased for every age group in 2021, though the smallest increase was 3.2 percent by those 45–54 years old. Spending on drugs fell in two groups: 25–34 years old (6.5 percent) and 65–74 years old (1.3 percent). The largest increase in spending on drugs was by those 45–54 years old, rising 15.3 percent. Spending on medical supplies declined for the under 25 age group and those 75 and older. The largest increase in medical supplies spending in 2021 was by those 25–34 years old, who spent 39.4 percent more than the previous year (chart 11). The biggest component of medical supplies, eyeglasses, increased by 17.6 percent. (See detailed level tables, available by request.)

Entertainment spending by age and income

In 2021, the rate of increase in entertainment expenditures for the average CU (22.7 percent) outpaced the rate of increase in total expenditures (9.1 percent). In contrast, in 2020, the first year of the pandemic, entertainment expenditures (-5.9 percent) fell more steeply than total expenditures (-2.7 percent). (See table A.) The 2021 growth in entertainment expenditures was driven by increases in the subcategories of other supplies, equipment, and services; and fees and admissions (a category that includes recreational vehicles and campers, motorized boats, and sports equipment). (See [detailed level tables](#) for a breakdown of each category.)

Chart 12A. Entertainment expenditures, average CU, U.S. dollars, 2013–21



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

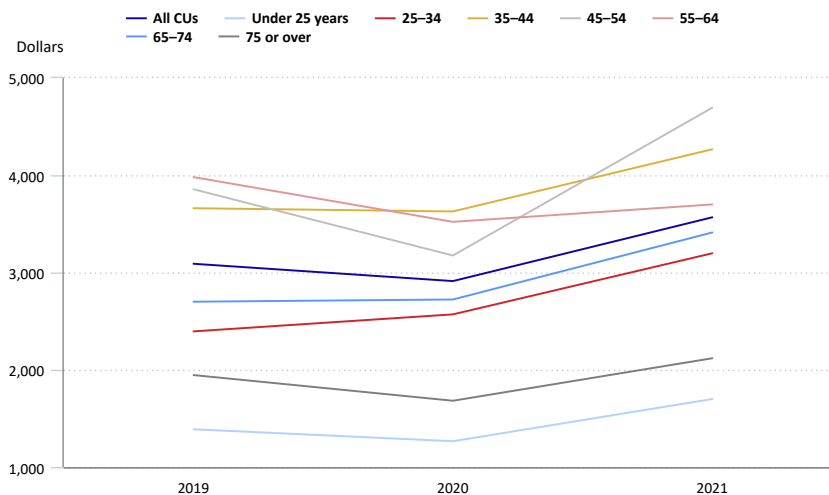
[View Chart Data](#)



In 2021, expenditures in the fees and admissions category as well as in other supplies, equipment, and services grew by 53.9 and 59.8 percentage points, respectively. The entertainment categories of pets; audio and visual equipment and services; and toys, hobbies, and playground equipment increased steadily across the timeseries. This increase persisted in the 2020 pandemic and 2021 post-pandemic recovery period (chart 12A).¹⁸

Entertainment expenditures differed greatly by age group in 2021. CUs with reference persons ages 45–54 had the highest levels of, and largest increase in, expenditures in 2021. Levels of expenditures ranged from \$1,700 for CUs with reference persons under 25 to \$4,695 for CUs with reference persons ages 45–54. In contrast, levels of expenditures in 2020 ranged from \$1,266 for CUs with reference persons under age 25 to \$3,628 for CUs with reference persons ages 35–44. However, CUs with respondents ages 45–54 increased the most, by 47.8 percent. In 2020, this was also the age group whose expenditures fell the most (17.7 percent) (chart 12B).

Chart 12B. Entertainment expenditures by age group, U.S. dollars, 2013–21



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

[View Chart Data](#)



As noted above, other supplies, equipment, and services grew at a higher rate relative to all other entertainment components, at 59.8 percent annually from 2020 to 2021. This warranted further data exploration. It raised the question, could there be an underlying shift by income level in the other supplies, equipment, and services subcategory?

Those CUs making \$200,000 and above spent large sums of income on the purchase of motorized recreational vehicles, pushing up total spending in this subcategory (table H). In 2020, respondents in this income group spent an average of \$1,527 on motorized vehicles, more than all the other groups' average expenditures on this category combined. The income group with the next largest expenditure on motorized recreational vehicles, respondents earning \$150,000 to \$199,999, spent less than a third in the same category, an average of \$387. (See table G.)

Table G. Other supplies, equipment, and services category by income before taxes, 2020 ^[1]

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
Entertainment	\$3,567.89	\$1,432.49	\$1,582.16	\$1,863.13	\$2,453.74	\$2,456.39	\$3,445.78	\$4,454.15	\$6,020.11	\$10,811.51

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 entertainment supplies, equipment, and services	924.51	246.46	311.58	237.67	527.01	397.29	714.63	1,378.83	1,483.60	3,841.59
Un-motored recreational vehicles	167.32	102.40	10.21	16.78	64.85	93.56	119.78	452.49	422.77	281.58
Motorized recreational vehicles	347.00	11.85	185.18	62.97	102.34	39.97	250.66	311.76	180.00	2,385.39
Purchase of motorized campers	144.52	[2]	175.48	[2]	8.50	[2]	205.70	22.88	139.46	858.02
Purchase of other vehicles	33.96	11.85	9.70	19.75	7.56	12.43	19.06	49.62	22.44	184.12
Purchase of boats with motor	168.52	[2]	[2]	43.22	86.28	27.54	25.90	239.26	18.10	1,343.26
Rental of recreational vehicles	31.92	6.88	7.04	5.47	30.70	30.40	15.00	42.75	99.20	92.50
Docking and landing fees	14.32	.68	4.08	1.19	5.16	4.35	11.20	9.16	58.97	62.57

Footnotes

[1] This table does not contain a full list of the "other supplies, equipment, and services" subcategories. For a full list, see the detailed tables available at <https://www.bls.gov/cex/tables/calendar-year/mean/cu-all-detail-2021.pdf>.

[2] Data not available.

Source: U.S. Bureau of Labor Statistics.

In 2021, when asked how much they spent on motorized recreational vehicles in the last year, CU's making over \$200,000 averaged \$2,385 in expenditures, continuing to outspend all other income groups.

Table H. Other supplies, equipment, and services category by income before taxes, 2021 [1]

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
Entertainment	\$2,912.15	\$1,074.97	\$1,395.23	\$2,100.65	\$1,810.52	\$2,004.36	\$2,694.25	\$4,331.07	\$5,236.02	\$7,653.62
Other entertainment supplies, equipment, and services	578.90	111.38	97.79	156.39	185.69	287.87	581.96	915.32	1,191.20	2,409.60
Un-motored recreational vehicles	94.27	15.96	.62	14.32	11.00	42.63	106.41	293.19	189.08	188.93
Motorized recreational vehicles	212.23	8.88	6.62	23.68	15.45	76.44	173.45	193.59	387.18	1,526.90
Purchase of motorized campers	18.76	[2]	[2]	[2]	[2]	20.60	33.28	14.04	80.76	51.52
Purchase of other vehicles	54.10	5.80	6.62	10.18	[2]	36.22	91.43	118.06	109.78	119.30
Purchase of boats with motor	139.37	3.08	[2]	13.50	15.45	19.61	48.74	61.49	196.64	1,356.08
Rental of recreational vehicles	14.14	4.23	3.54	3.12	2.88	4.75	16.12	28.16	32.26	45.11
Docking and landing fees	12.54	9.65	.10	17.05	6.60	3.01	1.85	18.30	17.31	62.92

Footnotes

[1] This table does not contain a full list of the "other supplies, equipment, and services" subcategories. For a full list, see the detailed tables available at <https://www.bls.gov/cex/tables/calendar-year/mean/cu-all-detail-2021.pdf>.

[2] Data not available.

Source: U.S. Bureau of Labor Statistics.

The 2021 increase in expenditures for the highest income group on motorized recreational vehicles amounts to a 56.2 percent increase in spending from the previous year. (See table I.) While this increase may not seem significant given the large percent changes seen in the other income groups' expenditures in the motorized recreational vehicles category, it is a rather large increase. The 56.2-percent increase amounted to an increase of \$858.50, greater than the increases in this category for all the other income groups combined. Thus, while the expenditures in this category of some of the other groups may have more than tripled, the other groups' expenditures in this category were still far less.

Table I. Percent Change in other supplies, equipment, and services by income before taxes, 2020–21 [1]

Item	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
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Footnotes

[1] This table does not contain a full list of the "other supplies, equipment, and services" subcategories. For a full list, see the detailed tables available at <https://www.bls.gov/cex/tables/calendar-year/mean/cu-all-detail-2021.pdf>.

[2] Data not available.

Source: U.S. Bureau of Labor Statistics.

Item	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 entertainment supplies, equipment, and services	135.08	213.79	81.28	341.32	109.42	132.67	463.51	292.40	1,431.99
Un-motored recreational vehicles	86.44	9.59	2.46	53.85	50.93	13.37	159.30	233.69	92.65
Motorized recreational vehicles	2.97	178.56	39.29	86.89	-36.47	77.21	118.17	-207.18	858.49
Purchase of motorized campers	[2]	[2]	[2]	[2]	[2]	172.42	8.84	58.70	806.50
Purchase of other vehicles	6.05	3.08	9.57	[2]	-23.79	-72.37	-68.44	-87.34	64.82
Purchase of boats with motor	[2]	[2]	29.72	70.83	7.93	-22.84	177.77	-178.54	-12.82
Rental of recreational vehicles	2.65	3.50	2.35	27.82	25.65	-1.12	14.59	66.94	47.39
Docking and landing fees	-8.97	3.98	-15.86	-1.44	1.34	9.35	-9.14	41.66	-35

Footnotes

[1] This table does not contain a full list of the "other supplies, equipment, and services" subcategories. For a full list, see the detailed tables available at <https://www.bls.gov/cex/tables/calendar-year/mean/cu-all-detail-2021.pdf>.

[2] Data not available.

Source: U.S. Bureau of Labor Statistics.

Travel expenditures

With the onset of the COVID-19 pandemic, expenditures allocated to out-of-town trips declined by 56 percent in 2020, falling from \$2,100 to \$926 (table J). Despite a rise of 95 percent in 2021 to \$1,803, they were still 14 percent lower in 2021 than in 2019. At the height of the COVID-19 pandemic, in 2020, four of the five major components of spending on out-of-town trips (food, alcohol, lodging, and entertainment) declined between 49 and 54 percent. However, the transportation component was the hardest hit, falling 65 percent in 2020. Similarly, transportation on out-of-town trips recovered least in 2021, with expenditures (\$597) 30 percent lower in that year than in 2019. (See [detailed level tables](#) for spending on components of travel expenditures.) Expenditures for the remaining subcategories remained 2 to 7 percent lower in 2021 than in 2019. The exception was entertainment on trips, for which expenditures were 2.4 percent higher in 2021 than in 2019.

Table J: Allocation of out-of-town trip expenditures, 2019–21

Item	2019	2020	2021
Travel, total, component shares	\$2,100	\$926	\$1,803
Food on trips	20.1%	22.4%	21.8%
Alcohol on trips	3.3%	3.8%	3.7%
Lodging on trips	29.5%	34.4%	33.5%
Transportation on trips	40.4%	32.4%	33.1%
Entertainment on trips	6.6%	7.0%	7.9%

Source: U.S. Bureau of Labor Statistics.

Regardless, the allocation of dollars spent within the travel category varied little, despite the pandemic in 2020 and 2021. The two exceptions were two subcategories: lodging and transportation (table J). In 2019, lodging accounted for about 3 in 10 travel dollars spent, while transportation accounted for about 4 in 10 travel dollars spent. In 2020, the share for lodging rose, while the share for transportation fell, with both categories accounting for about 1 in 3 travel dollars. In 2021, this allocation was nearly unchanged.

Income quintile

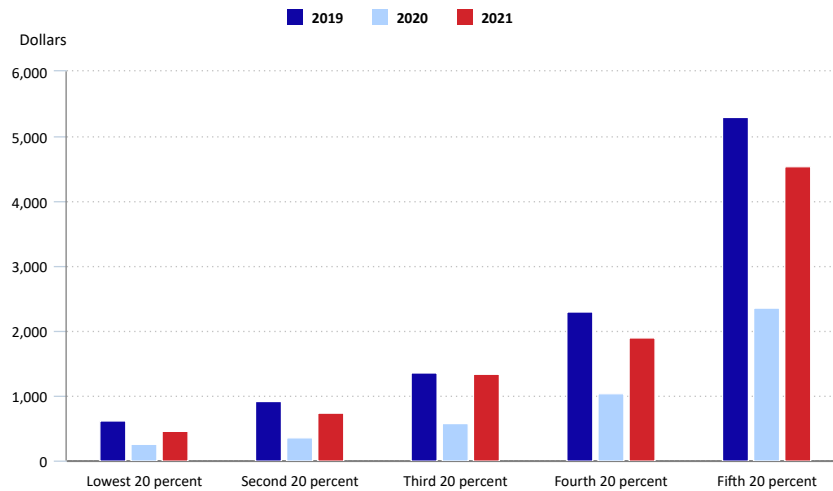
Table K and charts 13A and 13B illustrate how expenditures for out-of-town trips relate to annual income before, during, and after the onset of the COVID-19 pandemic. Regardless of period, one would expect expenditures for out-of-town trips to be strongly related to income, with the highest income groups spending the most. Nevertheless, it is interesting to see how the pandemic affected these expenditures for each income quintile. For example, just because the highest income group had the most ability to afford travel does not mean they chose to travel during a pandemic, when doing so required more thought than just considering the potential strain on a budget.

Table K. Expenditures by income quintile, 2019–21

Travel, total	2019	2020	2021
Lowest 20 percent	\$624	\$268	\$466
Second 20 percent	911	368	746
Third 20 percent	1,361	589	1,339
Fourth 20 percent	2,291	1,045	1,903
Fifth 20 percent	5,297	2,370	4,540

Source: U.S. Bureau of Labor Statistics.

Chart 13A. Total travel expenditures by quintile, 2019–21



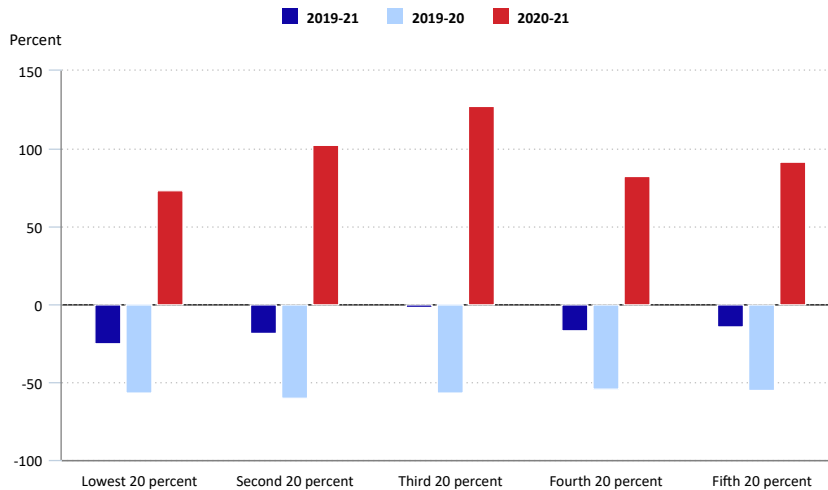
Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

[View Chart Data](#)



Intriguingly, at least in percentage terms, spending declined at about the same rate in 2020 regardless of quintile; between 54.4 and 59.6 percent. Within this narrow range, the highest two quintiles experienced the smallest declines: 54.4 percent by the fourth and 55.3 percent by the fifth quintile. Though not by much, the largest decline of 59.6 percent was for the second quintile, with the first and third nearly tied at about 57 percent each (chart 13B).

Chart 13B. Total travel expenditures, percent change by quintile, 2019–21



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

[View Chart Data](#)



The rebound pattern of 2021 was quite different, with the largest increase (128 percent) for the third quintile, and with the percentages tapering by quintile in the lower direction but increasing in the higher direction. That is, the increase for the second quintile was 103 percent, while the first quintile exhibited an increase of 74 percent, the smallest of any quintile. In contrast, the increase for the fourth quintile (82 percent) was smaller than both that for the third, and that for the fifth (92 percent).

Notes

¹ A May 2022 CPI/PPI *Monthly Labor Review* article affirms the complications from supply chain disruptions. See "PPI and CPI seasonal adjustment during the COVID-19 pandemic," *Monthly Labor Review*, May 2022, <https://www.bls.gov/opub/mlr/2022/article/ppi-and-cpi-seasonal-adjustment-during-the-covid-19-pandemic.htm#:~:text=In%202020%2C%20many%20PPIs%20and,percent%20in%20April%202020%2C%20respectively.>

² Unlike real dollar expenditures, nominal dollar expenditures are not adjusted for price change over time but reflect prices at the time of purchase. The terms "nominal" and "real" are identical to the terms "current" and "constant," which are also used to describe expenditures, incomes, or other items denominated in dollar terms.

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

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

⁴ The Center for Disease Control provides an aggregate and up to date timeline on the developments of COVID-19 relating to response, waves of infection, etc. <https://www.cdc.gov/museum/timeline/covid19.html>.

⁵ Annual percent changes in inflation from December 2020 to December 2021 are derived from the historic CPI report released on January 12, 2022, for the month of December 2021. https://www.bls.gov/news.release/archives/cpi_01122022.htm

⁶ For data on the median sale price of a home in the United States by quarter, please see <https://fred.stlouisfed.org/series/MEDDAYONMARUS#0>.

⁷ For time series data on the 30-year fixed rate mortgage, please see <https://fred.stlouisfed.org/series/MORTGAGE30US>.

⁸ The percent reporting data are taken from the Diary Survey. While most items included in either food at home or food away from home are taken from the Diary Survey, there is one item included in food at home that is derived from the Interview Survey: Food prepared by consumer units on out-of-town trips. However, pandemic or not, these expenditures are both small in value (ranging from \$50 to \$69 annually in this period) and percent reporting (ranging from 8 to 12 percent quarterly in this period). The percent reporting data shown above represent what happened "in one's own neighborhood," rather than out of town.

⁹ On March 19, 2020, CE in-person data collection ceased for both the Interview and Diary Surveys, and all in-person interviews were transitioned to telephone interviews. While data could be collected in person starting in July of 2020, the initial contact attempt was to be over the phone. This restriction, as well as limited availability of telephone numbers, may have contributed to measurement issues with renters in the CE.

¹⁰ For more information on the regions, please see <https://www.bls.gov/cex/csxgeography.htm#regions>.

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

¹² Services in this context capture expenditures such as apparel alterations (sewing, quilting, etc.), laundry services, clothing rental, etc.

¹³ For context on the prolonged semiconductor and chip shortage, please see Benjamin Preston, "Global chip shortage makes it tough to buy certain cars," *Consumer Reports*, May 6, 2021, <https://www.consumerreports.org/buying-a-car/global-chip-shortage-makes-it-tough-to-buy-certain-cars-a8160576456/>.

¹⁴ For context on the quantity of microchips in even the most basic of cars, please see Sean Tucker, "Customers paying full price, dealers making fortunes, investors nervous anyway – chip shortage rocks car market," *Kelly Blue Book*, April 26, 2021, <https://www.kbb.com/car-news/customers-paying-full-price-dealers-making-fortunes-investors-nervous-anyway-chip-shortage-rocks-car-market/#:~:text=The%20average%20new%20vehicle%20uses,electronics%2C%20but%20not%20new%20cars.>

¹⁵ Charts 9A and 9B are constructed from data sourced from the Interview detailed level tables (available upon request). Data in the table is reported as average annual expenditures, where the reported number is often far below what the typical CU would pay for a car. This stems from the fact that cars are infrequently purchased (i.e., low percent reporting) and those CUs who did not purchase a car have their value entered in as a zero, driving down the average. To account for this, average annual expenditures are converted to average quarterly expenditures to reflect the quarterly waves of the interview survey. This number is then divided by percent reporting over 100. This reflects the mean quarterly expenditure for those CUs which purchased at least one car or truck. Percent reporting is the percentage of CUs who reported purchasing a product, in this case, a new or used car and truck. In addition, it is possible that a CU purchased more than one vehicle.

¹⁶ An article from the BLS Career Outlook program details "essential worker" positions and the minimum required education to hold these positions. See Elka Torpey, "Essential work: Employment and outlook in occupations that protect and provide," *Career Outlook*, <https://www.bls.gov/careeroutlook/2020/article/essential-work.htm>.

¹⁷ For information on how recessions are timed, i.e., from peak to through in the business cycle, please visit the National Bureau of Economic Research (NBER) data page on U.S. Business Cycle Expansions and Contractions at <https://www.nber.org/research/data/us-business-cycle-expansions-and-contractions>.

¹⁸ As published in CE, entertainment expenditures contain four main components, with the fourth—pets and toys, hobbies, and playground equipment—split into two separate categories (pets and toys, etc.) to allow special attention for these subcomponents.

Statistical Tables

[-] Table 1. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Number of consumer units (in thousands) ^[1]	133,595	13,968	20,136	12,177	10,331	17,152	19,806	18,953	9,606	11,466
Consumer unit characteristics:										
Income before taxes	\$87,432	\$7,251	\$22,355	\$34,780	\$44,683	\$59,210	\$83,658	\$121,162	\$171,570	\$316,32
Age of reference person	51.8	53.8	60.6	54.8	52.8	49.7	47.9	48.1	48.5	49.3
Average number in consumer unit:										
People	2.4	1.7	1.8	2.1	2.3	2.5	2.7	3.0	3.2	3.2
Children under 18	.6	.3	.3	.4	.5	.6	.6	.7	.8	.8
Adults 65 and older	.4	.4	.6	.6	.6	.4	.3	.3	.2	.2
Earners	1.3	.4	.5	.8	1.0	1.3	1.6	1.8	2.1	2.1
Vehicles	1.9	.9	1.2	1.6	1.7	1.8	2.1	2.4	2.6	2.8
Percent homeowner	65	38	53	58	58	60	69	79	84	89

Footnotes

^[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

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
Average annual expenditures	\$66,928	\$30,131	\$34,678	\$43,069	\$49,498	\$54,988	\$66,999	\$85,078	\$108,334	\$162,477
Food	8,289	5,021	4,872	5,933	6,188	7,321	8,314	10,593	12,892	16,415
Food at home	5,259	3,659	3,484	4,146	4,114	4,714	5,334	6,333	7,640	9,470
Cereals and bakery products	672	469	453	529	509	597	683	820	942	1,228
Meats, poultry, fish, and eggs	1,115	827	806	933	909	991	1,144	1,252	1,539	1,949
Dairy products	492	339	330	402	399	446	494	573	706	893
Fruits and vegetables	1,033	698	651	844	816	939	1,049	1,248	1,527	1,849
Other food at home	1,947	1,326	1,245	1,438	1,481	1,741	1,965	2,440	2,925	3,551
Food away from home	3,030	1,362	1,388	1,787	2,074	2,607	2,979	4,260	5,253	6,944
Alcoholic beverages	554	202	230	344	288	389	527	673	988	1,758
Housing	22,624	12,402	14,291	16,285	18,138	19,840	23,194	26,824	33,649	47,488
Shelter	13,258	7,393	8,558	9,232	10,709	11,746	13,252	15,559	19,407	28,548
Owned dwellings	7,591	2,241	3,340	4,074	4,934	5,667	7,538	10,506	13,781	20,669
Rented dwellings	4,684	4,841	4,923	4,853	5,332	5,548	4,984	3,896	3,847	3,504
Other lodging	983	310	295	305	443	531	730	1,157	1,779	4,375
Utilities, fuels, and public services	4,223	2,596	3,067	3,580	3,762	4,034	4,581	5,086	5,523	6,488
Household operations	1,638	678	885	1,196	1,231	1,267	1,480	1,904	2,834	4,360
Housekeeping supplies	803	457	579	511	625	695	883	941	1,091	1,650
Household furnishings and equipment	2,701	1,279	1,202	1,767	1,811	2,098	2,999	3,334	4,794	6,442
Apparel and services	1,754	1,136	817	1,170	1,386	1,507	1,743	1,961	2,630	4,404
Transportation	10,961	4,141	5,383	7,778	9,118	10,112	11,888	14,847	16,683	22,561
Vehicle purchases (net outlay)	4,828	1,449	1,962	3,167	3,986	4,348	5,115	6,823	7,473	11,210
Gasoline, other fuels, and motor oil	2,148	1,102	1,220	1,759	1,948	2,173	2,464	2,835	2,962	3,239
Other vehicle expenses	3,534	1,429	2,056	2,640	2,976	3,268	3,949	4,593	5,322	6,577
Public and other transportation	452	161	145	211	208	322	359	596	926	1,535
Healthcare	5,452	2,581	3,763	4,325	4,577	4,722	5,638	6,974	8,372	9,705
Entertainment	3,568	1,432	1,582	1,863	2,454	2,456	3,446	4,454	6,020	10,812
Personal care products and services	771	384	420	574	600	610	803	973	1,234	1,680
Reading	114	45	82	73	77	75	129	124	180	296
Education	1,226	634	379	320	591	523	826	1,318	2,045	5,876
Tobacco products and smoking supplies	341	402	287	403	381	365	409	339	245	191
Miscellaneous	986	464	563	526	704	769	947	1,422	1,744	2,150
Cash contributions	2,415	926	1,040	1,398	1,812	1,507	1,580	2,728	3,836	9,354
Personal insurance and pensions	7,873	361	969	2,077	3,185	4,791	7,556	11,849	17,817	29,786
Life and other personal insurance	473	134	186	313	319	306	455	571	845	1,511
Pensions and Social Security	7,400	227	783	1,764	2,865	4,486	7,101	11,278	16,971	28,274

Footnotes

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[-] **Table 2. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands) [1]	133,595	26,642	26,677	26,626	26,801	26,849
Lower limit	[2]	[2]	\$24,128	\$46,506	\$78,259	\$129,534
Consumer unit characteristics:						
Income before taxes	\$87,432	\$13,165	\$34,767	\$61,214	\$100,527	\$226,386
Age of reference person	51.8	57.6	55.1	49.7	48.0	48.9
Average number in consumer unit:						
People	2.4	1.7	2.1	2.5	2.8	3.2
Children under 18	.6	.3	.4	.6	.7	.8
Adults 65 and older	.4	.5	.6	.4	.3	.2
Earners	1.3	.4	.8	1.3	1.7	2.1
Vehicles	1.9	1.0	1.5	1.9	2.3	2.7
Percent homeowner	65	45	57	62	74	86
Average annual expenditures						
Food	8,289	4,875	5,808	7,367	9,407	13,973
Food at home	5,259	3,524	4,015	4,754	5,868	8,127
Cereals and bakery products	672	445	526	598	759	1,031
Meats, poultry, fish, and eggs	1,115	825	873	1,006	1,228	1,643
Dairy products	492	321	399	447	526	766
Fruits and vegetables	1,033	669	792	941	1,170	1,591
Other food at home	1,947	1,264	1,425	1,762	2,185	3,096
Food away from home	3,030	1,351	1,793	2,613	3,539	5,846
Alcoholic beverages	554	208	300	408	622	1,229
Housing	22,624	12,854	16,672	19,947	24,997	38,526
Shelter	13,258	7,590	9,803	11,717	14,368	22,737
Owned dwellings	7,591	2,598	4,311	5,734	8,890	16,350
Rented dwellings	4,684	4,688	5,156	5,420	4,596	3,569
Other lodging	983	304	336	563	882	2,817
Utilities, fuels, and public services	4,223	2,776	3,518	4,069	4,827	5,911
Household operations	1,638	769	1,113	1,313	1,670	3,314
Housekeeping supplies	803	518	543	723	925	1,304
Household furnishings and equipment	2,701	1,201	1,695	2,126	3,206	5,260
Apparel and services	1,754	943	1,205	1,540	1,774	3,305
Transportation	10,961	4,273	7,988	10,285	12,984	19,204
Vehicle purchases (net outlay)	4,828	1,371	3,441	4,454	5,648	9,190
Gasoline, other fuels, and motor oil	2,148	1,111	1,702	2,184	2,657	3,074
Other vehicle expenses	3,534	1,643	2,651	3,317	4,228	5,811
Public and other transportation	452	149	194	330	451	1,129
Healthcare	5,452	3,078	4,252	4,802	6,359	8,738
Entertainment	3,568	1,393	2,063	2,545	3,923	7,886
Personal care products and services	771	382	560	626	904	1,377
Reading	114	59	78	77	137	220
Education	1,226	510	427	534	1,044	3,600
Tobacco products and smoking supplies	341	335	371	386	379	236
Miscellaneous	986	477	626	784	1,163	1,875

Footnotes

[\[1\]](#) Data are rounded to the nearest thousands.

[\[2\]](#) Not applicable.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Cash contributions	2,415	945	1,407	1,592	2,155	5,949
Personal insurance and pensions	7,873	539	2,161	5,021	9,436	22,096
Life and other personal insurance	473	151	289	355	485	1,083
Pensions and Social Security	7,400	388	1,871	4,666	8,951	21,013

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

Table 3. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Number of consumer units (in thousands) [1]	133,595	13,381	13,261	13,430	13,247	13,242	13,384	13,414	13,387	13,380	13,469
Lower limit [2]			\$14,448	\$24,128	\$34,771	\$46,507	\$60,549	\$78,260	\$99,414	\$129,537	\$186,115
Consumer unit characteristics:											
Income before taxes	\$87,432	\$6,916	\$19,471	\$29,315	\$40,294	\$53,344	\$69,002	\$88,015	\$113,065	\$154,515	\$297,782
Age of reference person	51.8	53.4	61.9	56.9	53.4	50.8	48.5	48.0	48.0	48.4	49.3
Average number in consumer unit:											
People	2.4	1.7	1.7	2.0	2.2	2.4	2.6	2.7	2.9	3.1	3.2
Children under 18	.6	.3	.3	.4	.5	.6	.6	.6	.7	.8	.8
Adults 65 and older	.4	.4	.6	.6	.6	.5	.4	.3	.3	.3	.2
Earners	1.3	.4	.4	.7	.9	1.2	1.4	1.7	1.8	2.0	2.1
Vehicles	1.9	.9	1.1	1.4	1.6	1.7	2.0	2.2	2.3	2.6	2.8
Percent homeowner	65	38	52	55	59	57	66	70	78	84	88
Average annual expenditures											
Food	\$66,928	\$30,433	\$31,315	\$41,446	\$46,418	\$52,585	\$59,218	\$69,512	\$81,066	\$100,909	\$155,365
Food at home	5,259	3,740	3,308	4,006	4,024	4,480	5,028	5,277	6,459	7,131	9,124
Cereals and bakery products	672	481	409	530	523	566	630	665	853	889	1,173
Meats, poultry, fish, and eggs	1,115	837	813	841	904	946	1,066	1,142	1,313	1,399	1,887
Dairy products	492	348	293	403	395	429	465	489	563	684	848
Fruits and vegetables	1,033	713	625	798	786	913	969	1,039	1,301	1,373	1,809
Other food at home	1,947	1,361	1,167	1,433	1,416	1,626	1,899	1,942	2,429	2,786	3,407
Food away from home	3,030	1,372	1,330	1,586	2,000	2,541	2,684	2,970	4,108	4,891	6,800
Alcoholic beverages	554	207	209	304	296	361	455	540	705	775	1,683
Housing	22,624	12,416	13,295	16,178	17,174	19,194	20,693	24,043	25,953	31,389	45,619
Shelter	13,258	7,374	7,807	9,548	10,061	11,443	11,987	13,643	15,094	18,169	27,274
Owned dwellings	7,591	2,244	2,955	3,942	4,685	5,248	6,214	7,922	9,859	12,907	19,771
Rented dwellings	4,684	4,807	4,567	5,280	5,030	5,675	5,167	4,991	4,201	3,673	3,466
Other lodging	983	322	285	326	346	521	605	730	1,034	1,590	4,036
Utilities, fuels, and public services	4,223	2,596	2,959	3,391	3,647	3,864	4,271	4,690	4,965	5,439	6,379
Household operations	1,638	681	857	1,059	1,169	1,235	1,390	1,496	1,845	2,499	4,125

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Housekeeping supplies	803	464	573	560	527	665	781	900	951	1,038	1,571
Household furnishings and equipment	2,701	1,301	1,100	1,620	1,771	1,986	2,265	3,314	3,099	4,244	6,271
Apparel and services	1,754	1,177	709	1,133	1,277	1,277	1,803	1,670	1,877	2,418	4,189
Transportation	10,961	4,213	4,334	7,229	8,757	9,782	10,784	12,191	13,778	16,392	21,999
Vehicle purchases (net outlay)	4,828	1,496	1,245	3,060	3,828	4,343	4,563	5,175	6,121	7,393	10,975
Gasoline, other fuels, and motor oil	2,148	1,107	1,114	1,552	1,854	2,048	2,320	2,556	2,758	2,983	3,165
Other vehicle expenses	3,534	1,448	1,839	2,431	2,873	3,080	3,552	4,123	4,333	5,184	6,433
Public and other transportation	452	162	136	186	202	311	349	336	566	832	1,425
Healthcare	5,452	2,579	3,581	4,205	4,301	4,563	5,039	5,967	6,752	7,810	9,661
Entertainment	3,568	1,450	1,337	1,917	2,208	2,466	2,625	3,828	4,019	5,629	10,130
Personal care products and services	771	392	373	551	568	600	651	861	947	1,113	1,642
Reading	114	47	70	81	75	77	77	151	122	159	280
Education	1,226	658	360	318	538	458	609	952	1,136	1,872	5,316
Tobacco products and smoking supplies	341	400	269	375	366	379	394	393	366	278	195
Miscellaneous	986	477	477	566	686	719	849	991	1,336	1,786	1,964
Cash contributions	2,415	949	941	1,408	1,407	1,555	1,629	1,665	2,645	3,498	8,384
Personal insurance and pensions	7,873	357	722	1,590	2,739	4,135	5,898	8,013	10,862	15,768	28,381
Life and other personal insurance	473	133	168	269	310	268	441	430	541	745	1,418
Pensions and Social Security	7,400	224	554	1,321	2,429	3,867	5,456	7,584	10,321	15,024	26,963

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

[-] Table 4. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) [1]	133,595	23,152	28,230	51,808	30,406
Consumer unit characteristics:					
Income before taxes	\$87,432	\$100,103	\$84,454	\$79,148	\$94,666
Age of reference person	51.8	53.1	52.3	51.6	51.0
Average number in consumer unit:					
People	2.4	2.4	2.4	2.4	2.6
Children under 18	.6	.5	.6	.6	.6
Adults 65 and older	.4	.4	.4	.4	.4
Earners	1.3	1.3	1.3	1.2	1.4
Vehicles	1.9	1.6	2.0	1.8	2.0
Percent homeowner	65	63	70	67	58
Average annual expenditures					
Food	\$66,928	\$72,678	\$64,542	\$61,473	\$74,033
Food at home	8,289	9,334	7,888	7,639	8,973
	5,259	6,128	4,901	4,802	5,709

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Northeast	Midwest	South	West
Cereals and bakery products	672	843	635	603	696
Meats, poultry, fish, and eggs	1,115	1,285	983	1,063	1,199
Dairy products	492	583	451	435	557
Fruits and vegetables	1,033	1,266	937	910	1,152
Other food at home	1,947	2,151	1,896	1,791	2,105
Food away from home	3,030	3,205	2,987	2,837	3,264
Alcoholic beverages	554	660	554	456	639
Housing	22,624	25,557	20,855	20,244	26,078
Shelter	13,258	15,724	11,451	11,431	16,172
Owned dwellings	7,591	9,035	7,154	6,778	8,283
Rented dwellings	4,684	5,411	3,227	3,860	6,887
Other lodging	983	1,278	1,070	792	1,002
Utilities, fuels, and public services	4,223	4,570	4,225	4,135	4,109
Household operations	1,638	1,872	1,462	1,550	1,775
Housekeeping supplies	803	866	737	766	879
Household furnishings and equipment	2,701	2,525	2,980	2,363	3,143
Apparel and services	1,754	2,069	1,749	1,489	1,967
Transportation	10,961	9,918	10,165	11,203	12,083
Vehicle purchases (net outlay)	4,828	3,650	4,163	5,466	5,256
Gasoline, other fuels, and motor oil	2,148	1,850	2,109	2,144	2,416
Other vehicle expenses	3,534	3,745	3,500	3,259	3,874
Public and other transportation	452	673	394	334	536
Healthcare	5,452	5,759	5,834	5,107	5,447
Entertainment	3,568	3,483	3,674	3,131	4,272
Personal care products and services	771	819	783	677	878
Reading	114	129	113	87	150
Education	1,226	1,839	1,159	1,032	1,152
Tobacco products and smoking supplies	341	323	406	343	294
Miscellaneous	986	1,121	1,063	851	1,043
Cash contributions	2,415	2,458	2,391	2,337	2,535
Personal insurance and pensions	7,873	9,209	7,907	6,876	8,523
Life and other personal insurance	473	603	501	435	415
Pensions and Social Security	7,400	8,607	7,406	6,441	8,108

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[1] Table 5. Population size of area of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Outside urban area	Urban consumer units						
			All Urban Consumer Units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Number of consumer units (in thousands) [1]	133,595	24,225	109,370	15,922	7,896	29,468	17,184	16,608	22,293
Consumer unit characteristics:									
Income before taxes	\$87,432	\$86,487	\$87,642	\$66,882	\$71,338	\$83,393	\$87,187	\$108,870	\$98,396
Age of reference person	51.8	55.2	51.1	51.9	52.6	51.3	50.6	49.6	51.3
Average number in consumer unit:									
People	2.4	2.6	2.4	2.4	2.5	2.4	2.4	2.4	2.5

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Outside urban area	Urban consumer units						
			All Urban Consumer Units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Children under 18	.6	.6	.5	.6	.6	.5	.5	.6	.5
Adults 65 and older	.4	.5	.4	.4	.4	.4	.4	.4	.4
Earners	1.3	1.2	1.3	1.2	1.2	1.3	1.3	1.3	1.4
Vehicles	1.9	2.5	1.7	2.0	1.8	1.8	1.8	1.7	1.4
Percent homeowner	65	84	61	59	67	64	61	61	54
Average annual expenditures	\$66,928	\$68,233	\$66,646	\$56,831	\$57,604	\$64,630	\$67,500	\$78,080	\$70,267
Food	8,289	7,771	8,409	7,335	7,708	8,146	8,770	9,153	8,922
Food at home	5,259	5,036	5,311	4,750	4,718	5,327	5,395	5,637	5,579
Cereals and bakery products	672	662	674	584	531	705	735	696	686
Meats, poultry, fish, and eggs	1,115	1,073	1,125	981	1,005	1,106	1,074	1,165	1,305
Dairy products	492	479	495	431	444	511	494	520	517
Fruits and vegetables	1,033	914	1,060	883	880	1,050	1,054	1,164	1,189
Other food at home	1,947	1,909	1,956	1,871	1,858	1,955	2,039	2,092	1,882
Food away from home	3,030	2,735	3,098	2,585	2,989	2,819	3,374	3,516	3,343
Alcoholic beverages	554	449	578	388	502	500	638	777	642
Housing	22,624	19,555	23,304	17,577	19,043	22,006	23,388	29,020	26,277
Shelter	13,258	9,877	14,007	9,448	10,113	12,515	13,726	18,776	17,278
Owned dwellings	7,591	7,633	7,582	4,921	6,039	7,186	7,589	10,240	8,565
Rented dwellings	4,684	1,356	5,421	3,852	3,571	4,393	5,145	6,925	7,648
Other lodging	983	887	1,004	676	503	936	992	1,611	1,064
Utilities, fuels, and public services	4,223	4,644	4,130	3,911	3,942	4,225	4,092	4,262	4,161
Household operations	1,638	1,488	1,672	1,232	1,523	1,554	1,887	2,160	1,667
Housekeeping supplies	803	859	790	652	853	808	935	788	725
Household furnishings and equipment	2,701	2,688	2,705	2,334	2,612	2,904	2,748	3,035	2,447
Apparel and services	1,754	1,623	1,786	1,485	1,684	1,633	1,744	1,904	2,179
Transportation	10,961	13,665	10,362	10,789	11,023	10,634	10,079	10,167	9,827
Vehicle purchases (net outlay)	4,828	6,976	4,352	5,422	5,603	4,609	3,887	3,708	3,644
Gasoline, other fuels, and motor oil	2,148	2,777	2,008	2,122	2,023	2,088	1,961	1,983	1,872
Other vehicle expenses	3,534	3,633	3,512	3,022	3,187	3,525	3,753	3,788	3,566
Public and other transportation	452	280	490	223	211	413	478	688	744
Healthcare	5,452	6,727	5,169	5,068	4,568	5,254	5,395	5,607	4,835
Entertainment	3,568	4,366	3,389	3,126	2,673	3,580	3,620	4,045	2,896
Personal care products and services	771	662	795	622	686	779	776	937	882
Reading	114	77	123	86	78	126	128	169	121
Education	1,226	1,003	1,276	702	926	1,054	1,382	1,838	1,600
Tobacco products and smoking supplies	341	476	312	439	295	356	300	248	223
Miscellaneous	986	1,389	897	941	725	824	917	1,047	892
Cash contributions	2,415	2,937	2,299	2,514	1,785	2,369	2,259	2,602	2,040
Personal insurance and pensions	7,873	7,533	7,948	5,759	5,907	7,367	8,106	10,566	8,932

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Outside urban area	Urban consumer units						
			All Urban Consumer Units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Life and other personal insurance	473	501	467	441	357	415	508	521	523
Pensions and Social Security	7,400	7,033	7,481	5,318	5,550	6,952	7,598	10,045	8,409

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[1] Table 6. Type of area: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Urban			Rural
		Total urban	Urban principal city	Other urban	
Number of consumer units (in thousands) [1]	133,595	109,370	47,445	61,925	24,225
Consumer unit characteristics:					
Income before taxes	\$87,432	\$87,642	\$80,432	\$93,165	\$86,487
Age of reference person	51.8	51.1	49.3	52.5	55.2
Average number in consumer unit:					
People	2.4	2.4	2.3	2.5	2.6
Children under 18	.6	.5	.5	.6	.6
Adults 65 and older	.4	.4	.4	.4	.5
Earners	1.3	1.3	1.3	1.3	1.2
Vehicles	1.9	1.7	1.5	1.9	2.5
Percent homeowner	65	61	51	68	84
Average annual expenditures	\$66,928	\$66,646	\$61,646	\$70,472	\$68,233
Food	8,289	8,409	8,057	8,675	7,771
Food at home	5,259	5,311	5,039	5,516	5,036
Cereals and bakery products	672	674	608	724	662
Meats, poultry, fish, and eggs	1,115	1,125	1,071	1,166	1,073
Dairy products	492	495	471	513	479
Fruits and vegetables	1,033	1,060	1,015	1,095	914
Other food at home	1,947	1,956	1,874	2,018	1,909
Food away from home	3,030	3,098	3,018	3,159	2,735
Alcoholic beverages	554	578	587	571	449
Housing	22,624	23,304	21,966	24,329	19,555
Shelter	13,258	14,007	13,305	14,544	9,877
Owned dwellings	7,591	7,582	5,860	8,901	7,633
Rented dwellings	4,684	5,421	6,578	4,535	1,356
Other lodging	983	1,004	867	1,109	887
Utilities, fuels, and public services	4,223	4,130	3,775	4,403	4,644
Household operations	1,638	1,672	1,483	1,817	1,488
Housekeeping supplies	803	790	717	845	859
Household furnishings and equipment	2,701	2,705	2,685	2,720	2,688
Apparel and services	1,754	1,786	1,813	1,765	1,623
Transportation	10,961	10,362	9,135	11,303	13,665
Vehicle purchases (net outlay)	4,828	4,352	3,729	4,830	6,976
Gasoline, other fuels, and motor oil	2,148	2,008	1,745	2,210	2,777
Other vehicle expenses	3,534	3,512	3,126	3,808	3,633
Public and other transportation	452	490	535	455	280

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Urban			Rural
		Total urban	Urban principal city	Other urban	
Healthcare	5,452	5,169	4,473	5,702	6,727
Entertainment	3,568	3,389	2,952	3,724	4,366
Personal care products and services	771	795	749	830	662
Reading	114	123	119	125	77
Education	1,226	1,276	1,338	1,228	1,003
Tobacco products and smoking supplies	341	312	296	324	476
Miscellaneous	986	897	851	932	1,389
Cash contributions	2,415	2,299	2,082	2,465	2,937
Personal insurance and pensions	7,873	7,948	7,229	8,500	7,533
Life and other personal insurance	473	467	403	517	501
Pensions and Social Security	7,400	7,481	6,825	7,983	7,033

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[-] Table 7. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Married couple consumer units								One parent, at least one child under 18	Single person and other consumer units
		Total	Married couple only	Married couple with children				Other married couple consumer units			
				Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older				
Number of consumer units (in thousands) [1]	133,595	63,293	28,950	29,525	5,135	14,369	10,022	4,817	6,614	63,688	
Consumer unit characteristics											
Income before taxes	\$87,432	\$121,829	\$104,638	\$138,315	\$128,546	\$139,933	\$141,002	\$124,088	\$49,811	\$57,157	
Age of reference person	51.8	52.1	59.7	44.7	33.5	41.8	54.6	51.8	40.4	52.8	
Average number in consumer unit:											
People	2.4	3.2	2.0	4.0	3.5	4.2	4.0	4.8	3.0	1.7	
Children under 18	.6	.8	[2]	1.6	1.5	2.2	.6	1.2	1.8	.2	
Adults 65 and older	.4	.5	.9	.1	[3]	[3]	.3	.7	[3]	.4	
Earners	1.3	1.6	1.1	2.0	1.6	1.8	2.5	2.3	1.1	1.0	
Vehicles	1.9	2.4	2.3	2.5	2.1	2.3	3.0	2.7	1.3	1.4	
Percent homeowner	65	81	84	78	70	77	85	74	43	51	
Average annual expenditures	\$66,928	\$86,966	\$76,046	\$98,056	\$87,996	\$103,139	\$95,779	\$84,482	\$54,227	\$48,108	
Food	8,289	10,579	8,860	12,114	10,030	12,566	12,417	11,351	7,718	5,945	
Food at home	5,259	6,682	5,522	7,641	6,444	7,854	7,875	7,625	5,416	3,738	
Cereals and bakery products	672	854	681	997	845	1,019	1,035	989	760	470	
Meats, poultry, fish, and eggs	1,115	1,411	1,157	1,599	1,186	1,610	1,772	1,730	1,136	800	
Dairy products	492	640	533	735	635	770	730	689	453	340	
Fruits and vegetables	1,033	1,336	1,110	1,516	1,385	1,544	1,535	1,555	1,039	711	
Other food at home	1,947	2,441	2,040	2,794	2,394	2,911	2,803	2,663	2,028	1,417	
Food away from home	3,030	3,897	3,338	4,473	3,585	4,713	4,543	3,726	2,302	2,208	
Alcoholic beverages	554	656	764	599	614	609	578	399	316	474	

Footnotes

[1] Data are rounded to the nearest thousands.

[2] No data reported.

[3] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

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		
Housing	22,624	27,549	24,811	30,344	32,660	31,235	27,884	26,922	20,668	17,899
Shelter	13,258	15,440	13,854	17,075	17,415	18,214	15,266	14,957	11,673	11,254
Owned dwellings	7,591	10,761	9,696	11,900	11,331	12,783	10,926	10,181	4,399	4,772
Rented dwellings	4,684	3,159	2,533	3,670	5,290	3,806	2,645	3,791	6,796	5,980
Other lodging	983	1,520	1,624	1,504	794	1,625	1,695	986	478	502
Utilities, fuels, and public services	4,223	5,234	4,731	5,606	4,390	5,587	6,255	5,976	3,905	3,253
Household operations	1,638	2,207	1,695	2,801	6,023	2,565	1,484	1,643	1,560	1,082
Housekeeping supplies	803	1,030	937	1,119	1,021	1,036	1,290	1,046	691	576
Household furnishings and equipment	2,701	3,638	3,595	3,743	3,811	3,832	3,588	3,300	2,838	1,735
Apparel and services	1,754	2,186	1,421	2,876	2,424	3,111	2,747	2,502	2,261	1,242
Transportation	10,961	14,241	11,143	17,153	14,212	18,178	17,188	14,990	9,292	7,874
Vehicle purchases (net outlay)	4,828	6,448	4,550	8,326	6,937	9,449	7,426	6,347	3,907	3,314
Gasoline, other fuels, and motor oil	2,148	2,765	2,185	3,253	2,730	3,211	3,582	3,253	1,965	1,553
Other vehicle expenses	3,534	4,448	3,882	4,950	4,121	4,758	5,645	4,767	3,003	2,679
Public and other transportation	452	580	527	625	424	759	535	623	416	327
Healthcare	5,452	7,507	7,934	7,095	6,138	6,956	7,794	7,442	2,881	3,672
Entertainment	3,568	5,074	4,714	5,645	3,792	7,166	4,406	3,748	2,381	2,179
Personal care products and services	771	978	887	1,085	893	1,097	1,164	865	807	554
Reading	114	145	168	116	102	140	89	174	69	88
Education	1,226	1,815	1,131	2,607	752	2,582	3,589	1,077	878	675
Tobacco products and smoking supplies	341	321	303	292	247	309	293	602	279	369
Miscellaneous	986	1,184	1,043	1,312	1,406	1,220	1,392	1,257	1,040	782
Cash contributions	2,415	3,425	3,875	3,176	1,324	3,837	3,177	2,245	1,099	1,547
Personal insurance and pensions	7,873	11,306	8,991	13,641	13,402	14,131	13,062	10,907	4,538	4,808
Life and other personal insurance	473	731	687	786	478	868	825	661	267	239
Pensions and Social Security	7,400	10,575	8,305	12,856	12,924	13,263	12,236	10,246	4,270	4,569

Footnotes

[1] Data are rounded to the nearest thousands.

[2] No data reported.

[3] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

[-] **Table 8. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021**

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer	133,595	70,333	7,933	25,032	23,643	13,725	63,262	36,493	26,769

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

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
units (in thousands) ^[1]									
Consumer unit characteristics:									
Income before taxes	\$87,432	\$53,844	\$31,459	\$46,871	\$57,686	\$72,882	\$124,775	\$105,181	\$151,485
Age of reference person	51.8	52.9	55.9	53.9	52.1	50.8	50.7	49.5	52.3
Average number in consumer unit:									
People	2.4	2.4	2.2	2.3	2.3	2.6	2.5	2.5	2.6
Children under 18	.6	.6	.6	.6	.5	.6	.6	.5	.6
Adults 65 and older	.4	.4	.5	.5	.4	.4	.4	.4	.5
Earners	1.3	1.1	.8	1.0	1.2	1.3	1.5	1.5	1.5
Vehicles	1.9	1.7	1.1	1.6	1.8	2.1	2.1	2.0	2.1
Percent homeowner	65	56	41	54	58	66	74	70	79
Average annual expenditures	\$66,928	\$48,708	\$32,514	\$43,076	\$52,448	\$61,573	\$87,006	\$76,634	\$101,015
Food	8,289	6,439	4,728	6,092	6,753	7,375	10,256	9,318	11,478
Food at home	5,259	4,273	3,548	4,237	4,305	4,649	6,301	5,715	7,063
Cereals and bakery products	672	545	409	541	552	611	806	726	909
Meats, poultry, fish, and eggs	1,115	966	883	1,009	942	978	1,272	1,171	1,404
Dairy products	492	394	320	391	396	435	595	537	670
Fruits and vegetables	1,033	796	671	805	799	841	1,282	1,154	1,449
Other food at home	1,947	1,571	1,265	1,490	1,616	1,784	2,347	2,127	2,632
Food away from home	3,030	2,166	1,181	1,855	2,448	2,726	3,955	3,603	4,415
Alcoholic beverages	554	322	122	270	405	376	800	721	903
Housing	22,624	17,054	12,660	15,711	18,084	20,219	28,789	25,599	33,111
Shelter	13,258	9,717	7,828	9,034	10,164	11,287	17,194	15,296	19,781
Owned dwellings	7,591	4,608	2,496	3,902	4,898	6,621	10,907	9,063	13,421
Rented dwellings	4,684	4,693	5,194	4,797	4,738	4,136	4,674	4,992	4,240
Other lodging	983	416	138	335	528	530	1,613	1,242	2,120
Utilities, fuels, and public services	4,223	3,803	2,875	3,604	4,010	4,348	4,691	4,499	4,951
Household operations	1,638	1,022	548	883	1,195	1,253	2,322	1,885	2,919
Housekeeping supplies	803	644	458	593	688	748	971	823	1,163
Household furnishings and equipment	2,701	1,867	950	1,597	2,027	2,582	3,611	3,096	4,296
Apparel and services	1,754	1,320	1,020	1,208	1,328	1,641	2,219	2,060	2,424
Transportation	10,961	9,211	6,330	7,638	9,852	12,638	12,904	12,044	14,077
Vehicle purchases (net outlay)	4,828	4,105	3,266	3,043	4,267	6,244	5,633	5,010	6,482
Gasoline, other fuels, and motor oil	2,148	2,006	1,303	1,887	2,105	2,458	2,305	2,326	2,277
Other vehicle expenses	3,534	2,896	1,597	2,536	3,242	3,704	4,242	4,076	4,467
Public and other transportation	452	205	164	173	238	232	725	632	851

Footnote

^[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

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
Healthcare	5,452	4,114	2,568	3,781	4,460	5,011	6,935	6,222	7,906
Entertainment	3,568	2,560	1,076	1,913	2,786	4,167	4,673	4,109	5,425
Personal care products and services	771	554	357	467	617	707	1,005	882	1,167
Reading	114	60	22	59	77	54	173	139	218
Education	1,226	443	158	270	707	469	2,095	1,578	2,798
Tobacco products and smoking supplies	341	496	456	532	475	487	170	214	110
Miscellaneous	986	751	283	686	908	869	1,246	1,179	1,334
Cash contributions	2,415	1,115	652	958	1,256	1,426	3,859	2,601	5,574
Personal insurance and pensions	7,873	4,268	2,082	3,491	4,741	6,133	11,881	9,968	14,489
Life and other personal insurance	473	307	139	264	358	397	658	492	884
Pensions and Social Security	7,400	3,961	1,944	3,227	4,383	5,736	11,223	9,476	13,605

Footnote

^[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[-] Table 9. Housing tenure: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands) ^[1]	133,595	86,465	50,331	36,134	47,130
Consumer unit characteristics:					
Income before taxes	\$87,432	\$104,495	\$123,680	\$77,772	\$56,130
Age of reference person	51.8	55.7	50.2	63.3	44.9
Average number in consumer unit:					
People	2.4	2.6	2.8	2.2	2.2
Children under 18	.6	.6	.8	.3	.6
Adults 65 and older	.4	.5	.3	.8	.2
Earners	1.3	1.3	1.6	.9	1.2
Vehicles	1.9	2.2	2.4	2.1	1.2
Percent homeowner	65	100	100	100	^[2]
Average annual expenditures					
Food	\$66,928	\$76,294	\$87,438	\$60,253	\$49,749
Food at home	8,289	9,163	10,151	7,491	6,689
Food away from home	5,259	5,800	6,267	5,000	4,267
Cereals and bakery products	672	751	806	658	527
Meats, poultry, fish, and eggs	1,115	1,201	1,279	1,067	957
Dairy products	492	552	594	478	383
Fruits and vegetables	1,033	1,138	1,235	971	840
Other food at home	1,947	2,158	2,353	1,826	1,561
Alcoholic beverages	554	641	716	518	393
Housing	22,624	24,264	28,652	18,091	19,616
Shelter	13,258	13,070	16,488	8,309	13,602
Owned dwellings	7,591	11,681	15,009	7,044	88

Footnotes

^[1] Data are rounded to the nearest thousands.

^[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Rented dwellings	4,684	117	72	181	13,062
Other lodging	983	1,272	1,407	1,085	452
Utilities, fuels, and public services	4,223	4,975	5,240	4,605	2,845
Household operations	1,638	1,984	2,197	1,690	1,005
Housekeeping supplies	803	956	979	915	523
Household furnishings and equipment	2,701	3,279	3,747	2,572	1,640
Apparel and services	1,754	1,823	1,996	1,516	1,628
Transportation	10,961	12,590	14,504	9,920	7,972
Vehicle purchases (net outlay)	4,828	5,710	6,743	4,270	3,211
Gasoline, other fuels, and motor oil	2,148	2,396	2,680	2,002	1,691
Other vehicle expenses	3,534	3,999	4,535	3,251	2,680
Public and other transportation	452	485	546	397	390
Healthcare	5,452	6,754	6,748	6,765	3,062
Entertainment	3,568	4,441	5,079	3,500	1,966
Personal care products and services	771	849	948	698	627
Reading	114	130	140	117	85
Education	1,226	1,458	1,761	1,032	801
Tobacco products and smoking supplies	341	309	314	301	401
Miscellaneous	986	1,195	1,392	915	603
Cash contributions	2,415	3,227	2,822	3,791	924
Personal insurance and pensions	7,873	9,450	12,216	5,597	4,980
Life and other personal insurance	473	610	738	432	223
Pensions and Social Security	7,400	8,840	11,478	5,165	4,757

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

[1] Table 10. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Single consumers		Consumer units of two or more people			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Number of consumer units (in thousands) [1]	133,595	17,521	23,236	14,143	26,170	40,866	11,659
Consumer unit characteristics:							
Income before taxes	\$87,432	\$22,705	\$60,277	\$43,141	\$78,821	\$131,312	\$158,072
Age of reference person	51.8	70.1	45.6	67.9	50.0	44.3	48.0
Average number in consumer unit:							
People	2.4	1.0	1.0	2.3	3.0	3.0	4.4
Children under 18	.6	[2]	[2]	.3	1.0	.8	1.0
Adults 65 and older	.4	.7	.1	1.4	.4	.2	.2
Earners	1.3	[2]	1.0	[2]	1.0	2.0	3.4
Vehicles	1.9	1.0	1.2	2.0	1.9	2.3	3.0
Percent homeowner	65	58	44	79	66	70	77
Average annual expenditures	\$66,928	\$31,818	\$47,672	\$55,851	\$69,234	\$86,028	\$99,893
Food	8,289	3,941	5,694	7,654	8,703	10,423	12,676
Food at home	5,259	2,899	3,299	5,383	5,913	6,275	7,649
Cereals and bakery products	672	370	410	707	770	779	1,029

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

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
Meats, poultry, fish, and eggs	1,115	595	702	1,143	1,288	1,309	1,643
Dairy products	492	296	292	547	563	574	674
Fruits and vegetables	1,033	560	635	1,053	1,178	1,235	1,495
Other food at home	1,947	1,078	1,261	1,933	2,114	2,378	2,809
Food away from home	3,030	1,042	2,395	2,271	2,791	4,148	5,027
Alcoholic beverages	554	229	598	498	438	757	591
Housing	22,624	13,568	17,744	19,923	23,284	27,776	29,743
Shelter	13,258	8,282	11,969	10,242	13,224	16,169	16,835
Owned dwellings	7,591	3,800	4,686	7,049	7,568	10,027	11,247
Rented dwellings	4,684	4,135	6,741	2,249	4,668	4,840	3,851
Other lodging	983	347	541	944	988	1,302	1,736
Utilities, fuels, and public services	4,223	2,640	2,728	4,440	4,547	4,880	6,295
Household operations	1,638	979	1,003	1,505	1,644	2,297	1,740
Housekeeping supplies	803	522	482	954	869	923	1,133
Household furnishings and equipment	2,701	1,145	1,562	2,782	3,000	3,507	3,741
Apparel and services	1,754	631	1,314	1,170	1,859	2,297	2,992
Transportation	10,961	3,576	7,127	8,745	12,294	14,142	18,256
Vehicle purchases (net outlay)	4,828	1,121	2,853	3,927	5,917	6,329	7,724
Gasoline, other fuels, and motor oil	2,148	747	1,436	1,648	2,319	2,760	3,744
Other vehicle expenses	3,534	1,584	2,470	2,887	3,634	4,433	6,001
Public and other transportation	452	123	369	282	425	620	787
Healthcare	5,452	4,324	2,812	7,597	5,588	6,136	7,093
Entertainment	3,568	1,455	2,221	3,532	4,067	4,655	4,546
Personal care products and services	771	369	520	692	770	992	1,210
Reading	114	91	84	149	109	133	112
Education	1,226	324	840	420	1,202	1,689	2,763
Tobacco products and smoking supplies	341	269	267	336	390	376	374
Miscellaneous	986	656	839	840	1,017	1,121	1,417
Cash contributions	2,415	2,174	1,284	3,555	3,047	2,173	3,070
Personal insurance and pensions	7,873	214	6,328	739	6,467	13,357	15,050
Life and other personal insurance	473	170	247	465	461	649	805
Pensions and Social Security	7,400	44	6,082	275	6,006	12,708	14,245

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

[-] Table 11. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Number of consumer units (in thousands) [1]	133,595	40,756	92,839	44,106	19,236	16,881	12,616
Consumer unit characteristics:							
Income before taxes	\$87,432	\$44,125	\$106,444	\$93,479	\$106,055	\$133,738	\$115,848
Age of reference person	51.8	56.1	50.0	55.6	47.9	43.6	42.1
Average number in consumer unit:							
People	2.4	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18	.6	[2]	.8	.1	.7	1.5	2.7

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Not applicable.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Income before taxes	\$87,432	\$46,046	\$84,999	\$108,176	\$119,933	\$98,793	\$55,335	\$63,319	\$43,538
Age of reference person	51.8	22.0	29.8	39.4	49.6	59.6	74.1	69.3	81.4
Average number in consumer unit:									
People	2.4	2.1	2.7	3.3	2.9	2.2	1.7	1.8	1.6
Children under 18	.6	.4	.9	1.4	.7	.2	.1	.1	[2]
Adults 65 and older	.4	[2]	[2]	[2]	.1	.1	1.4	1.4	1.4
Earners	1.3	1.5	1.5	1.6	1.8	1.4	.5	.6	.2
Vehicles	1.9	1.3	1.7	1.9	2.2	2.1	1.7	1.9	1.4
Percent homeowner	65	18	44	60	70	75	78	79	77
Average annual expenditures	\$66,928	\$42,063	\$63,905	\$79,712	\$83,854	\$70,570	\$52,141	\$56,435	\$45,820
Food	8,289	5,566	7,942	9,806	10,619	8,419	6,490	7,052	5,669
Food at home	5,259	3,081	4,497	6,199	6,617	5,523	4,497	4,755	4,121
Cereals and bakery products	672	387	568	795	874	656	594	611	571
Meats, poultry, fish, and eggs	1,115	725	958	1,304	1,395	1,190	936	1,008	830
Dairy products	492	275	402	575	592	524	450	469	421
Fruits and vegetables	1,033	639	879	1,205	1,334	1,058	884	896	866
Other food at home	1,947	1,055	1,690	2,319	2,422	2,096	1,633	1,771	1,432
Food away from home	3,030	2,485	3,444	3,607	4,002	2,895	1,994	2,298	1,549
Alcoholic beverages	554	346	663	596	610	591	439	526	311
Housing	22,624	15,677	22,641	26,342	26,508	23,007	18,872	20,078	17,098
Shelter	13,258	10,614	14,225	15,486	15,564	13,182	10,387	10,856	9,694
Owned dwellings	7,591	1,394	5,639	8,744	9,793	8,911	6,864	7,549	5,852
Rented dwellings	4,684	8,741	7,947	5,802	4,289	2,951	2,759	2,391	3,303
Other lodging	983	478	639	940	1,482	1,320	763	915	538
Utilities, fuels, and public services	4,223	2,337	3,557	4,547	5,081	4,663	3,921	4,129	3,612
Household operations	1,638	605	1,726	2,439	1,625	1,398	1,442	1,432	1,457
Housekeeping supplies	803	370	598	795	913	985	820	881	731
Household furnishings and equipment	2,701	1,751	2,536	3,074	3,325	2,778	2,303	2,780	1,604
Apparel and services	1,754	1,488	2,023	2,302	2,252	1,742	986	1,157	737
Transportation	10,961	7,985	11,709	14,302	13,875	10,936	7,160	8,356	5,392
Vehicle purchases (net outlay)	4,828	3,276	5,536	7,171	5,896	4,495	2,777	3,319	1,976
Gasoline, other fuels, and motor oil	2,148	1,839	2,275	2,569	2,770	2,265	1,396	1,650	1,022
Other vehicle expenses	3,534	2,582	3,343	4,023	4,563	3,775	2,707	3,041	2,214
Public and other transportation	452	288	556	539	646	400	279	347	179
Healthcare	5,452	1,367	3,404	5,142	5,656	6,093	7,030	6,966	7,123
Entertainment	3,568	1,700	3,198	4,267	4,695	3,700	2,889	3,412	2,119
Personal care products and services	771	507	747	865	962	809	627	642	606
Reading	114	76	115	97	104	116	138	137	139
Education	1,226	2,096	1,015	1,092	2,579	1,457	280	249	325
Tobacco products and smoking supplies	341	215	347	399	370	469	219	281	128
Miscellaneous	986	285	779	1,222	1,435	968	820	829	805
Cash contributions	2,415	724	937	2,216	2,521	2,861	3,341	2,855	4,060
Personal insurance and pensions	7,873	4,031	8,386	11,065	11,666	9,403	2,850	3,894	1,307

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Under 25 years	25–34 years	35–44 years	45–54 years	55–64 years	65 years and older	65–74 years	75 years and older
Life and other personal insurance	473	102	225	492	637	612	479	533	399
Pensions and Social Security	7,400	3,929	8,161	10,573	11,029	8,792	2,371	3,361	908

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

[-] Table 13. Generation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Number of consumer units (in thousands) [1]	133,595	6,065	35,032	35,415	43,622	13,460
Consumer unit characteristics:						
Income before taxes	\$87,432	\$44,283	\$92,324	\$117,577	\$79,015	\$42,113
Age of reference person	51.8	21.8	32.6	48.3	65.1	81.9
Average number in consumer unit:						
People	2.4	2.1	2.9	3.0	2.0	1.5
Children under 18	.6	.3	1.1	.8	.1	[2]
Adults 65 and older	.4	[2]	[2]	.1	.8	1.4
Earners	1.3	1.5	1.5	1.7	1.0	.2
Vehicles	1.9	1.3	1.7	2.1	2.0	1.4
Percent homeowner	65	17	49	68	77	77
Average annual expenditures						
Food	\$66,928	\$41,636	\$69,061	\$83,357	\$62,203	\$44,683
Food at home	8,289	5,529	8,463	10,388	7,651	5,487
Cereals and bakery products	5,259	3,046	5,008	6,516	5,112	4,001
Meats, poultry, fish, and eggs	672	391	642	838	630	560
Dairy products	1,115	729	1,048	1,388	1,092	808
Fruits and vegetables	492	265	456	597	493	403
Other food at home	1,033	638	979	1,288	975	845
Food away from home	1,947	1,023	1,883	2,405	1,922	1,385
Alcoholic beverages	3,030	2,483	3,455	3,872	2,539	1,486
Housing	554	368	629	601	561	297
Shelter	22,624	15,449	24,052	26,385	21,273	16,656
Owned dwellings	13,258	10,479	14,646	15,548	11,834	9,486
Rented dwellings	7,591	1,369	6,590	9,744	8,135	5,571
Other lodging	4,684	8,629	7,335	4,392	2,639	3,401
Utilities, fuels, and public services	983	481	721	1,412	1,060	513
Household operations	4,223	2,281	3,867	4,996	4,359	3,553
Housekeeping supplies	1,638	596	2,099	1,716	1,423	1,401
Household furnishings and equipment	803	366	650	910	926	722
Apparel and services	2,701	1,727	2,788	3,214	2,730	1,494
Transportation	1,754	1,498	2,135	2,363	1,289	729
Vehicle purchases (net outlay)	10,961	7,929	12,683	13,956	9,327	5,263
Vehicle purchases (net outlay)	4,828	3,280	6,173	6,218	3,716	1,971

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Gasoline, other fuels, and motor oil	2,148	1,842	2,386	2,705	1,909	971
Other vehicle expenses	3,534	2,515	3,579	4,426	3,338	2,163
Public and other transportation	452	292	545	607	363	157
Healthcare	5,452	1,354	4,026	5,550	6,594	7,053
Entertainment	3,568	1,693	3,457	4,694	3,476	2,027
Personal care products and services	771	496	777	956	703	597
Reading	114	79	107	106	124	142
Education	1,226	2,097	1,008	2,249	732	310
Tobacco products and smoking supplies	341	210	378	375	372	117
Miscellaneous	986	303	934	1,331	916	748
Cash contributions	2,415	760	1,163	2,747	2,876	4,045
Personal insurance and pensions	7,873	3,871	9,249	11,656	6,309	1,213
Life and other personal insurance	473	105	284	637	575	373
Pensions and Social Security	7,400	3,766	8,965	11,019	5,734	840

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

[-] **Table 14. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021**

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Number of consumer units (in thousands) [1]	133,595	16,043	117,553	60,902	72,693	72,828	60,767	97,579	36,016
Consumer unit characteristics:									
Income before taxes	\$87,432	\$63,538	\$90,693	\$95,739	\$80,473	\$99,445	\$73,036	\$99,279	\$55,335
Age of reference person	51.8	25.0	55.5	35.5	65.6	38.2	68.2	43.6	74.1
Average number in consumer unit:									
People	2.4	2.3	2.5	2.9	2.0	2.9	1.9	2.7	1.7
Children under 18	.6	.5	.6	1.0	.2	.9	.1	.7	.1
Adults 65 and older	.4	[2]	.5	[2]	.7	[2]	.9	.1	1.4
Earners	1.3	1.5	1.2	1.6	1.0	1.6	.9	1.6	.5
Vehicles	1.9	1.5	1.9	1.8	1.9	1.9	1.9	1.9	1.7
Percent homeowner	65	29	70	51	76	55	77	60	78
Average annual expenditures	\$66,928	\$53,261	\$68,797	\$71,061	\$63,446	\$72,976	\$59,650	\$72,370	\$52,141
Food	8,289	6,652	8,515	8,942	7,729	9,116	7,278	8,942	6,490
Food at home	5,259	3,625	5,484	5,416	5,124	5,539	4,916	5,535	4,497
Cereals and bakery products	672	453	702	702	647	715	620	700	594
Meats, poultry, fish, and eggs	1,115	835	1,154	1,154	1,082	1,177	1,040	1,180	936
Dairy products	492	317	516	492	492	502	480	507	450
Fruits and vegetables	1,033	701	1,078	1,063	1,007	1,096	955	1,087	884
Other food at home	1,947	1,318	2,034	2,006	1,897	2,049	1,822	2,061	1,633
Food away from home	3,030	3,027	3,031	3,526	2,606	3,577	2,362	3,407	1,994

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Alcoholic beverages	554	497	562	584	528	597	501	596	439
Housing	22,624	19,300	23,078	23,897	21,562	24,352	20,556	24,010	18,872
Shelter	13,258	12,762	13,326	14,516	12,204	14,704	11,525	14,318	10,387
Owned dwellings	7,591	3,232	8,186	6,995	8,091	7,502	7,698	7,859	6,864
Rented dwellings	4,684	8,962	4,100	6,672	3,018	6,225	2,837	5,394	2,759
Other lodging	983	568	1,039	849	1,095	977	990	1,064	763
Utilities, fuels, and public services	4,223	2,890	4,406	4,049	4,369	4,224	4,223	4,335	3,921
Household operations	1,638	1,070	1,716	1,835	1,474	1,817	1,424	1,711	1,442
Housekeeping supplies	803	430	854	702	889	734	888	797	820
Household furnishings and equipment	2,701	2,148	2,777	2,795	2,625	2,873	2,496	2,849	2,303
Apparel and services	1,754	1,788	1,750	2,174	1,394	2,130	1,295	2,033	986
Transportation	10,961	10,485	11,026	12,707	9,498	12,850	8,698	12,364	7,160
Vehicle purchases (net outlay)	4,828	4,958	4,810	6,025	3,825	5,956	3,477	5,585	2,777
Gasoline, other fuels, and motor oil	2,148	2,003	2,167	2,426	1,914	2,479	1,750	2,425	1,396
Other vehicle expenses	3,534	3,075	3,597	3,718	3,380	3,861	3,142	3,839	2,707
Public and other transportation	452	449	452	537	379	554	328	515	279
Healthcare	5,452	2,200	5,896	4,172	6,525	4,454	6,648	4,870	7,030
Entertainment	3,568	2,466	3,718	3,711	3,446	3,857	3,219	3,818	2,889
Personal care products and services	771	665	785	828	721	828	701	823	627
Reading	114	85	118	100	126	102	129	106	138
Education	1,226	1,531	1,184	1,366	1,108	1,615	759	1,575	280
Tobacco products and smoking supplies	341	265	352	365	321	358	321	386	219
Miscellaneous	986	498	1,053	950	1,017	1,074	880	1,048	820
Cash contributions	2,415	734	2,644	1,718	2,998	1,805	3,145	2,073	3,341
Personal insurance and pensions	7,873	6,095	8,116	9,546	6,472	9,837	5,519	9,727	2,850
Life and other personal insurance	473	132	520	381	551	424	533	472	479
Pensions and Social Security	7,400	5,963	7,596	9,165	5,921	9,413	4,986	9,256	2,371

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

Source: U.S. Bureau of Labor Statistics.

[-] Table 15. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands) [1]	133,595	19,675	113,920	96,537	17,382
Consumer unit characteristics:					
Income before taxes	\$87,432	\$68,592	\$90,686	\$95,963	\$61,383
Age of reference person	51.8	45.6	52.9	53.4	50.2
Average number in consumer unit:					
People	2.4	3.0	2.3	2.3	2.4
Children under 18	.6	.9	.5	.5	.6
Adults 65 and older	.4	.2	.5	.5	.3

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Earners	1.3	1.6	1.2	1.2	1.2
Vehicles	1.9	1.7	1.9	2.0	1.4
Percent homeowner	65	50	67	72	44
Average annual expenditures	\$66,928	\$57,955	\$68,476	\$71,641	\$51,013
Food	8,289	8,158	8,312	8,716	6,124
Food at home	5,259	5,272	5,257	5,485	4,026
Cereals and bakery products	672	654	675	702	531
Meats, poultry, fish, and eggs	1,115	1,285	1,086	1,097	1,030
Dairy products	492	461	497	533	304
Fruits and vegetables	1,033	1,104	1,021	1,061	805
Other food at home	1,947	1,767	1,978	2,093	1,357
Food away from home	3,030	2,886	3,055	3,232	2,098
Alcoholic beverages	554	421	576	643	215
Housing	22,624	20,832	22,931	23,617	19,142
Shelter	13,258	12,804	13,336	13,700	11,316
Owned dwellings	7,591	5,547	7,944	8,551	4,572
Rented dwellings	4,684	6,827	4,314	3,969	6,229
Other lodging	983	431	1,078	1,180	515
Utilities, fuels, and public services	4,223	4,062	4,251	4,295	4,011
Household operations	1,638	1,214	1,712	1,813	1,147
Housekeeping supplies	803	673	825	874	563
Household furnishings and equipment	2,701	2,079	2,807	2,936	2,105
Apparel and services	1,754	2,186	1,681	1,699	1,586
Transportation	10,961	11,505	10,867	11,191	9,072
Vehicle purchases (net outlay)	4,828	5,056	4,789	4,970	3,784
Gasoline, other fuels, and motor oil	2,148	2,432	2,098	2,150	1,812
Other vehicle expenses	3,534	3,606	3,522	3,601	3,084
Public and other transportation	452	412	459	470	393
Healthcare	5,452	3,327	5,818	6,216	3,615
Entertainment	3,568	2,234	3,798	4,163	1,787
Personal care products and services	771	687	785	795	733
Reading	114	56	124	133	75
Education	1,226	555	1,342	1,435	826
Tobacco products and smoking supplies	341	190	368	387	262
Miscellaneous	986	754	1,026	1,054	874
Cash contributions	2,415	899	2,676	2,925	1,293
Personal insurance and pensions	7,873	6,152	8,170	8,668	5,408
Life and other personal insurance	473	260	510	524	433
Pensions and Social Security	7,400	5,893	7,660	8,144	4,975

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

[1] Table 16. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	133,595	9,473	79,292	34,052	19,316	15,842	3,597	6,485	29,130	15,700

[1]

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		
Consumer unit characteristics:										
Income before taxes	\$87,432	\$131,993	\$104,703	\$141,403	\$83,259	\$72,163	\$80,374	\$68,852	\$46,074	\$50,057
Age of reference person	51.8	50.5	44.7	45.0	44.1	44.4	42.9	46.3	73.8	48.2
Average number in consumer unit:										
People	2.4	2.6	2.6	2.6	2.5	2.7	2.7	2.7	1.7	2.8
Children under 18	.6	.7	.7	.7	.6	.7	.7	.7	.1	.9
Adults 65 and older	.4	.3	.2	.1	.2	.2	.1	.2	1.3	.2
Earners	1.3	1.7	1.7	1.8	1.7	1.7	1.7	1.7	.2	.6
Vehicles	1.9	2.0	2.0	2.1	1.9	1.7	2.0	2.0	1.7	1.6
Percent homeowner	65	69	62	71	58	51	57	57	79	48
Average annual expenditures	\$66,928	\$88,106	\$73,134	\$91,162	\$62,845	\$57,548	\$59,547	\$54,806	\$51,048	\$52,662
Food	8,289	9,772	8,975	10,626	8,323	7,466	7,160	7,087	6,561	7,390
Food at home	5,259	6,030	5,454	6,299	5,035	4,648	4,909	4,629	4,580	5,179
Cereals and bakery products	672	743	696	803	647	556	661	674	606	641
Meats, poultry, fish, and eggs	1,115	1,334	1,140	1,264	1,061	1,048	1,084	991	956	1,177
Dairy products	492	579	492	580	457	410	389	403	465	497
Fruits and vegetables	1,033	1,230	1,071	1,252	967	907	990	895	890	1,013
Other food at home	1,947	2,143	2,054	2,400	1,904	1,727	1,784	1,666	1,662	1,853
Food away from home	3,030	3,742	3,521	4,327	3,288	2,818	2,251	2,458	1,980	2,211
Alcoholic beverages	554	857	612	831	493	389	621	379	446	322
Housing	22,624	26,039	24,466	29,211	21,502	21,311	20,477	18,216	18,777	18,388
Shelter	13,258	16,080	14,589	17,638	12,769	12,497	12,205	10,433	10,250	10,413
Owned dwellings	7,591	9,934	8,229	10,979	6,805	5,764	6,022	5,278	6,737	4,538
Rented dwellings	4,684	4,374	5,329	5,078	5,257	6,101	5,810	4,704	2,697	5,303
Other lodging	983	1,772	1,031	1,580	708	632	373	451	816	572
Utilities, fuels, and public services	4,223	4,544	4,364	4,706	4,166	4,024	4,222	4,063	3,955	3,820
Household operations	1,638	1,756	1,818	2,463	1,417	1,353	1,165	1,107	1,444	1,023
Housekeeping supplies	803	735	795	916	713	714	583	729	862	767
Household furnishings and equipment	2,701	2,924	2,901	3,489	2,437	2,723	2,301	1,884	2,266	2,365
Apparel and services	1,754	2,190	1,987	2,363	1,661	1,831	1,626	1,559	939	1,903
Transportation	10,961	15,128	12,159	14,261	10,623	9,863	11,601	11,617	7,178	9,425

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Data are likely to have large sampling errors.

Source: U.S. Bureau of Labor Statistics.

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		
Vehicle purchases (net outlay)	4,828	7,673	5,269	6,547	4,252	3,871	4,651	5,340	2,898	4,468
Gasoline, other fuels, and motor oil	2,148	2,618	2,413	2,440	2,327	2,269	3,018	2,548	1,387	1,934
Other vehicle expenses	3,534	4,187	3,956	4,520	3,663	3,420	3,680	3,335	2,665	2,627
Public and other transportation	452	650	521	756	381	303	252	394	227	396
Healthcare	5,452	6,552	5,055	6,209	4,727	3,738	3,799	3,892	7,113	3,713
Entertainment	3,568	5,162	3,624	4,710	2,986	2,772	2,998	2,216	3,032	3,318
Personal care products and services	771	851	851	1,046	747	737	578	565	636	570
Reading	114	136	106	148	93	62	32 ^[2]	75	151	73
Education	1,226	2,081	1,449	2,238	1,065	875	487	393	270	1,363
Tobacco products and smoking supplies	341	283	343	225	419	379	580	525	236	568
Miscellaneous	986	1,674	1,000	1,272	813	717	967	842	867	732
Cash contributions	2,415	3,379	2,151	3,469	1,266	1,060	1,303	1,000	3,409	1,321
Personal insurance and pensions	7,873	14,004	10,357	14,554	8,128	6,347	7,317	6,439	1,434	3,576
Life and other personal insurance	473	596	509	736	410	293	231	298	421	316
Pensions and Social Security	7,400	13,408	9,848	13,818	7,718	6,055	7,086	6,141	1,014	3,260

Footnotes

^[1] Data are rounded to the nearest thousands.^[2] Data are likely to have large sampling errors.

Source: U.S. Bureau of Labor Statistics.

[-] Table 17. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021

Item	All consumer units	White, Asian, and all other races, not including Black or African-American			Black or African-American	
		Total	White, and all other races, not including Black or African-American ^[1]	Asian		
Number of consumer units (in thousands) ^[2]	133,595	115,689		108,877	6,812	17,906
Consumer unit characteristics:						
Income before taxes	\$87,432	\$91,556		\$89,777	\$119,995	\$60,788
Age of reference person	51.8	52.1		52.5	45.9	50.1
Average number in consumer unit:						
People	2.4	2.4		2.4	2.8	2.4
Children under 18	.6	.5		.5	.7	.6
Adults 65 and older	.4	.4		.4	.3	.3
Earners	1.3	1.3		1.3	1.5	1.2
Vehicles	1.9	1.9		2.0	1.6	1.4
Percent homeowner	65	68		68	64	43
Average annual expenditures	\$66,928	\$69,482		\$68,896	\$78,726	\$50,592

Footnotes

^[1] All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, as well as respondents reporting more than one race.^[2] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Item	All consumer units	White, Asian, and all other races, not including Black or African-American			Black or African-American
		Total	White, and all other races, not including Black or African-American ^[1]	Asian	
Food	8,289	8,648	8,522	10,527	6,052
Food at home	5,259	5,465	5,367	6,918	3,981
Cereals and bakery products	672	697	685	871	520
Meats, poultry, fish, and eggs	1,115	1,131	1,100	1,588	1,015
Dairy products	492	523	522	544	297
Fruits and vegetables	1,033	1,071	1,032	1,650	796
Other food at home	1,947	2,043	2,028	2,266	1,353
Food away from home	3,030	3,184	3,156	3,609	2,071
Alcoholic beverages	554	609	624	373	212
Housing	22,624	23,180	22,855	28,378	19,057
Shelter	13,258	13,562	13,270	18,239	11,292
Owned dwellings	7,591	8,064	7,897	10,733	4,537
Rented dwellings	4,684	4,443	4,327	6,302	6,241
Other lodging	983	1,056	1,046	1,204	513
Utilities, fuels, and public services	4,223	4,260	4,272	4,068	3,987
Household operations	1,638	1,714	1,695	2,026	1,149
Housekeeping supplies	803	844	841	892	548
Household furnishings and equipment	2,701	2,799	2,777	3,154	2,081
Apparel and services	1,754	1,781	1,746	2,303	1,590
Transportation	10,961	11,274	11,322	10,494	8,944
Vehicle purchases (net outlay)	4,828	5,007	5,049	4,336	3,673
Gasoline, other fuels, and motor oil	2,148	2,200	2,211	2,028	1,807
Other vehicle expenses	3,534	3,606	3,617	3,431	3,071
Public and other transportation	452	461	446	698	394
Healthcare	5,452	5,742	5,791	4,968	3,579
Entertainment	3,568	3,847	3,923	2,662	1,786
Personal care products and services	771	778	769	898	728
Reading	114	120	119	144	75
Education	1,226	1,291	1,177	3,115	808
Tobacco products and smoking supplies	341	353	365	166	266
Miscellaneous	986	1,003	1,012	855	879
Cash contributions	2,415	2,591	2,640	1,802	1,275
Personal insurance and pensions	7,873	8,265	8,029	12,043	5,341
Life and other personal insurance	473	481	476	564	423
Pensions and Social Security	7,400	7,784	7,553	11,479	4,917

Footnotes

^[1] All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, as well as respondents reporting more than one race.

^[2] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Technical Notes

The primary goal of the Consumer Expenditure Surveys (CE) is to collect, process, and publish data on the purchasing habits of U.S. consumers. CE data are used by a wide variety of stakeholders, such as government agencies, the private sector, and academia to generate cutting edge research. In addition, the data are required for the regular revision of the Consumer Price Index (CPI) market basket. To craft a complete picture of how illuminating the CE is, it is important to consider its extensive history; individual components; how seamlessly it interacts with other stakeholders within the Bureau of Labor Statistics (BLS) and outside of the agency; and practical, published applications of the data.

CE History: 134 years of insight into the U.S. consumer's spending habits

The CE has a rich and dynamic history spanning 134 years of survey collection and administration. The CE was first conducted in 1888. At the time, the survey was

administered on a roughly 10-year basis, leading to noticeable gaps in spending data. The infrequency of survey collection meant that CE missed the opportunity to collect data on several time periods: the initial phase of the Great Depression from 1929–33, spending in WWII (for which an [article](#) was published in 2015) and the immediate postwar period, and other key historic junctures of the first four-fifths of the twentieth century. This policy would hold constant through the 1972–73 survey. The 1972–73 collection cycle marked the division of the then-singular survey into two, the Diary and Interview surveys, each with independent samples.

The Diary Survey is completed in two distinct 1-week time periods while data for the Interview Survey (with the removal of the initial “bounding” interview starting in February 2015) is collected in four distinct waves over a 10-month period.¹ The Interview Survey is spaced out in 3-month intervals to capture quarterly spending habits. A given consumer unit (CU) under this scheme would be visited in January, April, July, and October. However, the 1970s were marked by high inflation, energy shortages, and recessions, among other economic hardships for consumers. This led to the recognition that more frequently collected data allowed for better understanding of how economic conditions—“boom” or “bust”—affected consumers. This demand for more frequent and timely spending data drove BLS toward annual collections for the CE. As a result, data collection on a continuing basis began in late 1979, with the U.S. Census Bureau conducting the surveys for BLS.

As the dot-com boom of the 1990s and early 2000s set in, the CE continued to collect the Diary and Interview surveys purely on paper: without the use of digital aides. The year 2003 marked the first shift in that direction with the adaptation of an electronic form of data collection. CE introduced a computer assisted personal interviewing (CAPI) instrument for the two surveys. Among other short and long-term goals, it sought to minimize respondent burden and nonresponse bias and move the survey administration process into the modern era. In 2021, spurred by the onset of the COVID-19 pandemic and to provide more timely data, mid-year CE Public Use Microdata (PUMD) were released. Mid-year data are released in the second quarter of a given year and provide a partial snapshot into spending trends in anticipation of the annual data release. The year 2022 saw another milestone regarding digital implementation with the full adoption of a revamped and modern online interface for the Diary Survey.

The Diary and Interview surveys

As noted above, the CE is composed of two distinct surveys: the 2-week Diary Survey and the quarterly Interview Survey. The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally more difficult for respondents to recall purchasing multiple months ago. It is considerably easier to recall the purchase of fruit from a grocery store over a 2-week reference period than a 12-week reference period. Respondents keep detailed entries of consumption for several key expenditure categories. A major category that the Diary Survey contains is that of food and beverage spending, both for food at home and food away from home. The former comprises spending at grocery stores, public markets, and corner convenience stores. The latter focuses on food purchased at restaurants (full service, fast food, etc.), or employer and school cafeterias. Other items collected in the Diary Survey include tobacco; housekeeping supplies; nonprescription drugs; daily transportation needs, such as gasoline, taxi fares, and tolls; personal care products and services; and apparel. Although the Diary Survey was designed to collect information on expenditures that are not recalled easily over an extended reference period, respondents are asked to report all expenses that the CU incurs during the survey week, except those incurred while traveling on an out-of-town trip. For example, a New York-based CU would record spending on a taxi or limousine within Manhattan but not for one from the airport to the hotel at the start of an out-of-town trip.

The Interview Survey is designed to capture data on expenditures centered around large-scale purchases and recurring payments. Unlike the Diary Survey, respondents for the Interview Survey are asked to report purchases that can be recalled for at least 3 months, recorded by the interviewer. As stated, expenditures that consumers can be expected to recall in a typical interview wave can be sorted into two main categories, the first being large-scale purchases. Examples of large-scale purchases that a CU would report in the Interview Survey include the purchase of a new or used automobile, major appliances, and the maintenance of housing property. Recurring payments reported in the Interview Survey include items such as rent, utility payments, and insurance premiums. In addition, unlike the Diary Survey, the Interview Survey collects expenditures on out-of-town trips (excluding spending for business purposes). These data alone account for 60–70 percent of total expenditures for the average CU. After adding in respondents’ global estimates for spending on food, alcohol, and tobacco products, estimates rise to about 95 percent of expenditures that are covered in the Interview Survey.² Nonprescription drugs, household supplies, and personal care items are excluded from Interview Survey collection.

Survey design, administration, and scope

Beyond the expenditure categories included in each survey, it is important to lay out the overall design, how each survey is administered, and what other implications they have. For the Diary Survey, the U.S. Census Bureau draws a sample of 17,800 addresses per year for the CE, with approximately 15,000 of those addresses found to be occupied housing units. The other 2,800 addresses are ineligible for the survey as generally, they are nonexistent, nonresidential, or vacant. Approximately 6,700 of those occupied housing units respond to the survey, yielding a response rate of roughly 45 percent of eligible units. Each household is then asked to complete two weekly diaries, recording all expenditures in that 2-week window. This yields a total of 13,400 weekly diaries per year. In a similar fashion, for the Interview Survey, the U.S. Census Bureau visits 13,175 addresses on a quarterly basis, with 11,000 of those addresses having eligible, occupied housing units. Out of the 11,000 occupied units visited, approximately 5,000 of those housing units respond to the survey for a corresponding quantity of interviews per quarter, yielding a response rate of 45 percent. Each CU is interviewed once per quarter, for four consecutive quarters. Given that the panel of CUs interviewed rotates each quarter, a consistent quantity of CUs rotate in and out of the survey. Data from both the Diary and Interview Surveys are collected on an ongoing basis in 91 Primary Sampling Units (PSUs), which are defined geographic areas of the United States. Integrated data from the Diary and Interview Surveys provide a more complete accounting of consumer expenditures and income than either survey is designed to do on its own. One reason is that data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements or expenses incurred by CU members while on an out-of-town trip. Examples of expenditures for which reimbursements are included in the Interview Survey are medical care; automobile repairs; and construction, repairs, alterations, and maintenance of property. Similarly, the Interview Survey collects only global, not detailed, expenditures on food, at or away from home.

Source selection and data changes

For expenditure 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 two surveys, and when dealing with integrated data, careful analysis and thought must be given when choosing the appropriate survey from which to select specific expenditure items. When data are available from both surveys, BLS, in conjunction with members of the BLS CPI program, conduct statistical analyses to decide the most reliable survey source. The team relies on three key statistical methods to decide which survey is more reliable including: counts sufficiency; statistical significance through the transmission mechanism of weighted z-scores; and, starting in 2020, the introduction of edit rates to gauge data quality. In this way, some items are selected from the Interview Survey, and others are selected from the Diary Survey. BLS reviews the survey sources every 2 years, with the intent to move to an annual evaluation period to minimize lag time if there is a clear change in source selection in the year between evaluations. For source selection details, see “[CE Source Selection for Publication Tables](#)” in the [Consumer Expenditure Survey Anthology, 2011](#) (BLS Report, no. 1030).

For the year 2021, the CE and CPI team made five source selection changes. Four of the changes involved expenditure data at the Universal Classification Codes (UCCs) level moving from the Diary to the Interview Survey including: videogames, hardware, and accessories; telephones and accessories; power tools; and athletic gear, game tables, and exercise equipment. One UCC switched from Interview to Diary, that being Girls’ skirts. In addition to the five source selection changes mentioned above, the team adjusted a substantial number of clothing UCCs. As of the second quarter of 2021, three global clothing UCCs were added to the Interview Survey [STUB file](#).³ At the same time, 20 clothing UCCs moved from the Interview to the Diary STUB file, to better reflect optimal survey placement. Additional details and specifics on the movement of said UCCs is available upon request.

Additional key CE and CPI information

As noted above, the CPI market basket is revised in accordance with results from the CE, however, the population coverage of the CE differs from that of the CPI. For example, the CE data cover the total population, including rural areas, whereas the CPI covers only the population in urban areas. With the latest CPI [geographic revisions](#), BLS is making efforts to align the urban areas sampled by the CPI and the CE.

Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys. Actual expenditures of homeownership (mortgage payments) are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes. (For an overview of the CPI methodology, see the *Handbook of Methods* section on the [Consumer Price Index](#).)

Interpreting CE data

When interpreting CE data, the user should keep a few key points in mind. Expenditures are averages for CUs with specified characteristics, regardless of whether any individual CU with those characteristics incurred an expense for a given item during the survey collection. Take new cars for example. The average price of a new car, according to Kelly Blue Book, was \$47,077 for 2021.⁴ Conversely, the average annual expenditure for new cars and trucks in the year 2021 was just under \$2,200. Thus, the average expenditure shown for an item may be considerably lower than the average expenditure by the CUs who purchased the item. The less frequently an item is purchased, the greater the difference between the average for all CUs and the average for those purchasing the item. Similarly, an individual CU may spend more or less than the average. Factors such as income, age and number of family members, and the geographic location of the CU influence its expenditures. For example, a CU in the fifth income quintile will likely spend more on food on out-of-town trips than a CU in the first income quintile due to the fifth income CU's higher disposable income. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially, as consumer tastes and preference, prices, and other factors not collected in the Consumer Expenditure Surveys (CE) (e.g., health status of CU members) also influence expenditure patterns.

Such points should be considered when comparing reported averages with the circumstances of any individual CU of interest. Users of these survey data should also keep in mind that the data reflect conditions at the time they were collected, which may be different than current circumstances. For one thing, prices may have changed. All prices, as measured by the CPI-U, increased 4.7 percent from 2020 to 2021 (annual average index). Undoubtedly, some prices rose more than the average 4.7 percent, some rose less, some stayed the same, and some may have even declined, either within this period or after 2021.

In addition, sample surveys are subject to two types of error: sampling and non-sampling. Sampling errors arise from the constraint of not being able to survey the entire population. Whenever data are collected from a subset of a larger entity and are extrapolated to apply to all elements of that entity, there is bound to be error in the data. Therefore, the mean of the sample may differ from the mean that would be obtained if data from the entire population were available. On the other hand, non-sampling error results from data collection constraints and inconsistencies. Any of the following are sources of non-sampling error: the inability or unwillingness of respondents to provide correct information regarding spending patterns, differences in interviewers' abilities to harvest information from respondents, mistakes in recording or coding, and other processing errors. For additional information on these types of errors, see the [sampling and non-sampling errors](#) question on the CE FAQs page.

Data products

Standard tables, 1960–61, 1972–73, 1984–2021

Tables in this report include data integrated from the Diary Survey and Interview Survey components of the CE. Integrated data enables users to paint a more complete picture of CU spending dynamics by pulling key components such as food and apparel from the Diary Survey and rent, utilities, and household appliances from the Interview Survey. Integrated tables also provide expenditure breakdowns by the 17 demographic characteristics collected in the CE, allowing for analyses of comprehensive spending trends by such characteristics as education level, occupation, and housing tenure. For more detail than is provided in this report, see the [CE tables](#) archive. This archive provides tables from as far back as 1960–61.

In addition to annual tables, CE offers standard tables with a 2-year collection period. The 2-year tables are available in two broad categories: cross-tabulated tables and geographic area tables. Cross-tabulated tables analyze the intersection of two demographic characteristics. Examples of both 2-year table categories are listed below.

- Cross-tabulated tables
- income before taxes, cross-tabulated by age, CU size, or region.
- region of residence by income before taxes or housing tenure
- single consumers by sex of reference person, cross-tabulated by either income (of the CU) or age (of reference person).
- Geographic area tables
- selected states by income before taxes including California, Florida, New York, New Jersey, and Texas.
- selected metropolitan statistical areas (MSAs), such as New York City, Chicago, Washington D.C., and San Francisco.

Detailed tables, 1984–2021

To complement the standard tables, BLS also produces detailed level CE tables on request. Detailed level tables contain additional sub-categories of spending by demographic characteristics, allowing users to not only view how much a CU spends on "public and other transportation," but also spending levels on airline tickets, intracity mass transit spending, and local transportation on out-of-town trips. However, while detailed level tables provide a more robust breakdown of spending data, they have larger variances relative to other tables. For additional information on variability concerns, please see [How does the variability of Consumer Expenditures affect your analysis](#). A detailed table showing results at the all consumer units level, at even the most detailed breakdown of expenditures, is available at www.bls.gov/cex/tables.htm#topline. Detailed level tables broken down by demographics are available by request by reaching out to the following email address: CEXinfo@bls.gov.

New additions to CE tables

For the 2019 release, CE adjusted how it presents urban and rural expenditures in tabular form. Urban and rural data had been available since 1984, but as a component of the housing tenure table. For the 2019 release, urban and rural data was separated into a "new" table known as "area type." The purpose of this most recent subgroup is to offer the ability to conduct analyses of spending habits by whether a CU is geographically located in an urban or rural setting. For collection years 2019 and 2020, BLS used its own unique definition of what constitutes "urban" and "rural," on the basis of metropolitan and micropolitan statistical areas (MSA's and MiSA's). For collection year 2021, the switch was made to the most current definitions of what constitutes an urban and rural area (as designated by the Census Bureau), while simultaneously adopting the Office of Management and Budget's (OMB) definition of "principal city." For the 2021 CE data release, CE produced the new type of area in table 1721.

Public use microdata

The 2021 CE public use microdata (PUMD), including the Interview Survey files, Diary Survey files, and paradata (information about the data collection process), are available at www.bls.gov/cex/pumd.htm. The Interview Survey files contain expenditure data in three distinct formats: MTBI, FMLI, and EXPN files. MTBI files present monthly values in an item-coding framework based on the CPI-U pricing scheme. FMLI files present user-friendly summary expenditure variables. Finally, EXPN files present detailed data files that organize expenditures by the section of the Interview questionnaire in which they are collected. Expenditure values on detailed data files cover different time periods depending on the specific questions asked. In addition, these files also contain relevant non-expenditure information not found on the MTBI files. The Diary Survey files contain expenditure data in two different formats: EXPD files that present weekly values in the same item-coding framework based on the CPI-U pricing scheme and FMLD files that present user-friendly summary expenditure variables. Documentation of the CE PUMD, its conventions, files, sample code, and methodology, can be found at www.bls.gov/cex/pumd-getting-started-guide.htm.

New estimates of local, state, and federal tax liabilities were included in the 2013 PUMD release and thereafter. The CE introduced these estimates to improve the quality of surveyed tax liabilities, which suffered from low response rates. For more information on the aforementioned improvements and for recent applications of said tax estimates, please see [Improving Data Quality in the Consumer Expenditure Survey with TAXSIM](#) and [New Estimates of Personal Taxes in the Consumer Expenditure Survey](#). Free [public use microdata](#) are available at the [PUMD data files](#) webpage for SAS, STATA, SPSS, and Excel for the years 1980 to 2021.

Recent publications highlighting CE data

To highlight the far-reaching scope of the data, economists in BLS frequently produce research for both agency and public audiences. BLS staff members actively published articles in the following BLS publications: [The Economics Daily](#), [Spotlight on Statistics](#), [Beyond the Numbers](#), and the [Monthly Labor Review](#).

The Economics Daily provides readers with high-level, short highlights and headlines of current developments using BLS data. Recent articles published in *The Economics Daily* from CE economists include "[Consumer spending on public transportation rebounded in 2021 after a large decline in 2020](#)," "[Single men outspent single women on entertainment in 2019–20, but single women spent more on pets](#)," "[Changes to consumer expenditures during the COVID-19 pandemic](#)," and "[Consumer expenditures on travel declined sharply from 2019–2020](#)."

Articles in *Spotlight on Statistics* present their stories via a collection of charts, focusing on the visual aspect of presenting CE data to the viewer. The most recent CE publication is "[Meal Appeal: Patterns of expenditures on food away from home](#)."

Beyond the Numbers articles take a more in-depth look at a topic of interest, focusing on more in-depth analysis and commentary, with a selection of related charts and tables. As of December of 2022, the most recent *Beyond the Numbers* articles highlighting CE data include "[How have healthcare expenditures changed? Evidence from the Consumer Expenditure Surveys](#)" and "[Receipt and use of stimulus payments in the time of the COVID-19 pandemic](#)."

The most comprehensive analyses of CE data can be found in the *Monthly Labor Review*. Articles in this journal exhibit more technical concepts and use statistical techniques not found in other publications. The most recent articles highlighting CE data in the *Monthly Labor Review* include "[SNAP participation and food-at-home expenditures through the Great Recession: United States and the New York Area](#)" and "[Assessing Consumer Expenditure Surveys data quality through the lens of data use](#)."

In addition, the [CE research library](#) includes general articles and research papers using CE data, including instructional and how-to documents. The [CE data quality and comparisons profile](#) provides users with a comprehensive analysis on how CE data compares with other seminal outlets that release expenditure data on a frequent basis. Outlets that have CE comparison profiles include but are not limited to: the American Community Survey, Personal Consumption Expenditure, and Panel Survey of Income Dynamics. For those interested in information on the methodology used to calculate and collect CE data, including the [CE data quality profile](#), please reference the [CE Handbook of Methods](#).

Other survey information

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

Upcoming events

BLS sponsors a microdata users' workshop. The event is free, although registration is required. The microdata users' workshop is intended to provide attendees with a stable foundation of microdata knowledge that they can build on. The workshop starts with presentations for first time PUMD users, whether it be calculating basic sample means or taking a dive into the MTBI or FMLI files. The workshop includes presentations and exercises that build upon the established baseline knowledge with more complex assignments.

The workshop also features presentations from researchers not affiliated with BLS, who describe the nature of their projects, the specific files they use, the variables they use, the problems they encountered, the solutions they used when working with the data, and any other relevant topics. Finally, the workshop features opportunities to meet with an expert from the CE staff to discuss any aspect of a current or potential project, general or specific, about which the attendee has questions or concerns.

The next CE Microdata Users' Workshop will be held in the summer of 2023. More information about these events is available on the CE website (<https://www.bls.gov/cex/ceworkshopthankyou.htm>). Reports on these events (2009 through 2020) are also published in the *Monthly Labor Review*.

Contact information

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001; call (202) 691-6900; email: CEXInfo@bls.gov; or visit the [Consumer Expenditure Surveys](#) page. Information in this publication is in the public domain and, with appropriate credit, may be reproduced without permission. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Additional notes

¹ In 2015, the Interview Survey moved from a five to four panel wave. This was done to reduce non-response rates in subsequent waves, increase rates of reporting, and shorten Interview length. The "bounding" interview referred to the first wave of the five-wave sequence.

² A global question is one that collects broad, general information on the item of interest. For example, the Diary Survey collects detailed information on purchases of food at home, such as rice or chuck steak. In contrast, the Interview Survey asks the global question, "what has been (your/your household's) usual WEEKLY expense for grocery shopping?"

³ STUB files show "[hierarchical groupings](#)," which include a description of each UCC along with its hierarchical standing within each expenditure or income category for a

given year. Hierarchical groupings are not available for years prior to 1996. For years 1996 and forward, three file types are available:

"Integrated groupings" lists UCCs that the [CE tables](#) use, and identifies the survey source for the UCCs. These files use this naming convention: CE-HG-Integ-2017.

"Interview groupings" lists the UCCs from the Interview Survey. These files use this naming convention: CE-HG-Inter-2017. Not available for 1996.

"Diary groupings" list the UCCs from the Diary Survey. These files use this naming convention: CE-HG-Diary-2017. Not available for 1996.

⁴ As reported by Kelly Blue Book in January of 2022, the average price of a new car that rolled off the lot was \$47,077, considerably more than the average annual expenditure for a car at the all consumer units level. See Sean Tucker, "Average new car price tops \$47,000," Kelly Blue Book, January 14, 2022, <https://www.kbb.com/car-news/average-new-car-price-tops-47000/>.

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