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Economic News Release

Consumer Expenditures News Release

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Consumer Expenditures--2024

Average annual expenditures for all consumer units in 2024 were $78,535, the U.S. Bureau of Labor Statistics reported today. Average annual expenditures for all consumer units in 2023 were $77,158. (See table A.) Average income before taxes was $104,207 in 2024 and was $101,805 in 2023.

Table B shows average annual expenditure shares for the 14 major components of total expenditures.

Table A shows the average annual expenditures and associated percent changes by components of total expenditures. Among the major components of total expenditures, the only statistically significant increase was found in housing. Average annual expenditures on housing increased 3.3 percent in 2024, after a 4.7-percent increase in 2023. Within this category, expenditures on owned dwellings and rented dwellings both increased in 2024, by 7.0 percent and 5.4 percent, respectively.

Table C provides the average annual expenditures by income quintile. In 2024, average annual expenditures ranged from $35,046 for consumer units in the lowest income quintile to $150,342 for consumer units in the highest income quintile. (For information about how income quintiles are constructed, see the methodology section.)

Table A. Average income and expenditures of all consumer units, Consumer Expenditure Surveys, 2022-24

Item	2022	2023	2024	Percent change 2022-23	Percent change 2023-24
Number of consumer units (in thousands)(a)	134,090	134,556	135,760	0.3	0.9
Average income before taxes	$94,003	$101,805	$104,207	8.3*	2.4
Average annual expenditures	$72,973(b)	$77,158(b)	$78,535	5.7*	1.8
Food	9,343	9,985	10,169	6.9*	1.8
Food at home	5,703	6,053	6,224	6.1*	2.8
Cereals and bakery products	712	830	779	16.6*	-6.1*
Meats, poultry, fish, and eggs	1,216	1,164	1,414	-4.3	21.5*
Dairy products	532	602	631	13.2*	4.8*
Fruits and vegetables	1,099	988	953	-10.1*	-3.5
Other food at home	2,144	2,469	2,447	15.2*	-0.9
Food away from home	3,639	3,933	3,945	8.1*	0.3
Alcoholic beverages	583	637	643	9.3*	0.9
Housing	24,298	25,436	26,266	4.7*	3.3*
Owned dwellings	8,230	8,699	9,310	5.7*	7.0*
Rented dwellings	4,990	5,370	5,660	7.6*	5.4*
Other lodging	1,287	1,430	1,347	11.1	-5.8
Apparel and services	1,945	2,041	2,001	4.9	-2.0
Transportation	12,295	13,174	13,318	7.1*	1.1
Vehicle purchases (net outlay)	4,496	5,539	5,337	23.2*	-3.6
Gasoline	2,805	2,449	2,411	-12.7*	-1.6
Other vehicle expenses	3,834	3,845	4,206	0.3	9.4*
Vehicle insurance	1,592	1,775	1,993	11.5*	12.3*
Public and other transportation	845	1,096	1,131	29.7*	3.2
Healthcare	5,856(b)	6,159	6,197	5.2*	0.6
Health insurance	3,848(b)	4,049	4,055	5.2*	0.1
Medical services	1,184	1,252	1,252	5.7	0.0
Drugs	615	591	658	-3.9	11.3
Medical supplies	209	267	233	27.8*	-12.7
Entertainment	3,458	3,635	3,609	5.1	-0.7
Personal care products and services	866	950	978	9.7*	2.9
Reading	117	117	125	0.0	6.8
Education	1,335	1,535(b)	1,569	15.0	2.2
Tobacco products and smoking supplies	371	370	352	-0.3	-4.9
Miscellaneous	1,009	1,184	1,218	17.3*	2.9
Cash contributions	2,755	2,378	2,292	-13.7	-3.6
Personal insurance and pensions	8,742	9,556	9,797	9.3*	2.5
Life and other personal insurance	519	546	575	5.2	5.3
Retirement, pensions, and Social Security	8,223	9,011	9,222	9.6*	2.3
Contributions to retirement plans	1,699	1,925	1,991	13.3*	3.4
Deductions for Social Security	6,009	6,508	6,684	8.3*	2.7*

Note: Only selected subcategories are shown; as a result, some subcategories do not sum to their respective major item category.
a Change over time in number of consumer units is not evaluated for statistical significance.
b Estimates differ from those published in previous annual news releases, due to corrections that occurred post-publication. These corrections did not meet the BLS Consumer Expenditure Surveys program's threshold for republication.
* The differences in the means associated with the percent change are significant at the 95 percent confidence level. See methodology section for more information.

Table B. Percent distribution of total annual expenditures by major components for all consumer units, Consumer Expenditure Surveys, 2024

Spending Category	2024
Average annual expenditures	100.0
Food	12.9
Alcoholic beverages	0.8
Housing	33.4
Apparel and services	2.5
Transportation	17.0

Healthcare	7.9
Entertainment	4.6
Personal care products and services	1.2
Reading	0.2
Education	2.0
Tobacco products and smoking supplies	0.4
Miscellaneous	1.6
Cash contributions	2.9
Personal insurance and pensions	12.5

Note: Percentages do not add to 100.0 due to rounding.

Table C. Average annual expenditures by income quintile, Consumer Expenditure Surveys, 2024

Item	All consumer units	Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile
Average annual expenditures	$78,535	$35,046	$50,054	$66,900	$89,972	$150,342

Additional Information

Data Products

In addition to expenditures, the BLS Consumer Expenditure Surveys (CE) program also collects data on income, demographics, assets, and liabilities. Tables with more expenditure detail than are presented here are available at www.bls.gov/cex/tables.htm. Published tables provide 2024 CE data by standard classifications that include income quintile, income decile, income range, age of reference person, generation of reference person, size of consumer unit, number of earners, composition of consumer unit, region of residence, Census division of residence, housing tenure, race, Hispanic origin, occupation, highest education level of any member, and type of area (urban or rural). These tables include expenditure means, shares of total expenditures, standard errors, and relative standard errors. Tables showing annual aggregate expenditures (total dollars spent in the economy) for various items by these demographic groups are also available. Expenditure tables by age, region, family size, or sex cross-tabulated by income before taxes and other demographic variables can also be found on the CE website. Furthermore, a table showing results for all consumer units including the most detailed breakdown of expenditures is available at www.bls.gov/cex/tables/top-line-means.htm. Historical published tables for data dating back to 1984 and for selected metropolitan area tabulations are also available. Unpublished, but releasable, tables of detailed expenditures by demographic characteristic can be obtained by sending a request to cexinfo@bls.gov.

The CE LABSTAT database provides tools to access CE estimates and can be found at www.bls.gov/cex/data.htm. Documentation on how to use the CE LABSTAT database is available at www.bls.gov/cex/labstat/ce-labstat-getting-started-guide.htm. This year, the LABSTAT database includes estimates on relative standard errors and percent reporting from 2010–24, and a more detailed breakout of aggregate and shares of aggregate expenditures from 2011–24. Annual means, standard errors, and shares of total expenditures, including detailed level estimates, are also available for 17 different demographic characteristics, and for all consumer units for 2010–24.

Additionally, CE public use microdata (PUMD) for 1980 through 2024 are available at www.bls.gov/cex/pumd_data.htm. The PUMD includes Interview Survey files, Diary Survey files, and paradata (information about the data collection process). The Interview Survey files contain expenditure data in three different formats: MTBI files that present monthly values in an item-coding framework based on the CPI-U pricing scheme; FMLI files that present user-friendly summary expenditure variables (e.g., total expenditures on all goods and services, total expenditures on food, etc.); and detailed data files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Expenditure values in detailed data files cover different time periods depending on the specific questions asked, and the files also contain relevant non-expenditure information not found in the MTBI files, such as for health insurance, policy type, and number of persons covered. 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 (e.g., food at home, cereal and bakery products, beef, etc.). 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.

BLS prepares special tabulations for other federal agencies based on the CE data. Users can obtain these historical tabulations by sending a request to cexinfo@bls.gov.

Publications

BLS publishes additional information on the CE related to survey data, trends, analysis, and methods. These publications are available at www.bls.gov/cex/csxreport.htm. Additional CE program publications, documents, and presentations are available via the CE Library at www.bls.gov/cex/research_papers/research-paper-catalog.htm. Information on the methodology used to calculate and collect CE data is available at www.bls.gov/opub/hom/cex/home.htm.

The 2024 Data Quality Profile, which reports quality metrics and indicators for the Interview and Diary Surveys regarding measurement, nonresponse, and processing error, will be available at www.bls.gov/cex/cecomparison.htm shortly after publication of this release.

The 2024 Annual Report, which includes more detailed information on spending patterns, is planned for publication in 2026. (See www.bls.gov/cex/csxreport.htm#annual). The 2023 Annual Report, published December 2024, is available at www.bls.gov/opub/reports/consumer-expenditures/2023/home.htm.

Methodology

Significance Testing. Significance tests for differences in means shown in Table A were performed using t-tests. Differences denoted with an asterisk are statistically significant due to their t-values being 1.96 or greater, while differences without an asterisk are not statistically significant due to their t-values being less than 1.96. While the asterisks in Table A are shown next to percent changes, it is the differences in dollar amounts that were tested for statistical significance. The standard errors used in the t-tests were computed using the method of balanced repeated replication.

Components of Income Before Taxes. Income before taxes in the CE includes the following components: Wages and salaries; self-employment income; Social Security; private and government retirement; interest and dividends; rental and other property income; unemployment, workers' compensation, and veterans' benefits; public assistance, supplemental security income, and food stamps; regular contributions for support; and other income. Not included in these estimates are government subsidies for businesses, as these are out of scope for the CE.

CE Instrument Redesign. Over the years, the CE have faced declining response rates, measurement error due to underreporting, and an evolving consumer environment. In July 2013, BLS approved a redesign proposal, outlining the future direction of the CE. BLS focused on the phased implementation of an online Diary Survey in 2022, and a streamlined Interview Survey questionnaire that began implementation in 2023. The latest phase of the streamlined Interview Questionnaire was implemented as part of the 2024 data collection effort. Updates implemented as part of this phase focused mainly on housing and medical expenditure sections of the Interview Survey. Specific changes were made to data collection on rental and owned properties, utilities and fuels, vehicle expenses on out-of-town trips, and medical expenses. For more information on how the BLS is maintaining data quality in the face of declining response rates, please visit www.bls.gov/blog/2023/what-is-bls-doing-to-maintain-data-quality-as-response-rates-decline.htm.

Flagging Estimates to Identify High Relative Standard Errors. Beginning with the release of the 2024 publication tables in December 2025,

BLS is including mean estimates that have relative standard errors (RSEs), which are defined as the ratio of the standard error (SE) to the mean, that equal or exceed 25 percent and were previously suppressed. The BLS CE program considers mean estimates with RSEs of 25 percent or more to be unreliable. Instead of being suppressed, as they were from 2022 to 2023, these estimates are now flagged to inform data users of their high RSE and that they should be used with caution. In these cases, the mean expenditure, share of total expenditures, SE, and RSE will have an associated footnote identifying the high RSE. Several factors influence the RSE. For example, RSEs tend to be smaller for the nationwide estimates than for individual demographic groups. This is primarily due to their different sample sizes as, in general, RSEs decrease as the sample size increases. In addition, RSEs often decrease as the frequency of purchases increases. That is, infrequently purchased items are more susceptible to large RSEs while frequently purchased items tend to have smaller RSEs. For more information on variance estimation see the Tables Getting Started Guide at www.bls.gov/cex/tables-getting-started-guide.htm#section5. BLS has also updated the 2022 and 2023 data via the CE LABSTAT database to include estimates that are flagged due to high RSEs.

Income After Taxes. The provider of the external tax estimation model that BLS uses to generate estimates of federal and state tax liabilities and after-tax income did not update the model for the 2024 tax year. Therefore, BLS is unable to produce federal tax estimates, state tax estimates, and estimates of after-tax income in the 2024 tables, LABSTAT database, or public use microdata. For additional information see FAQ #41 at www.bls.gov/cex/csxfaqs.htm.

Terminology. For more information on how terms used in this release are defined (such as consumer units, reference person, owned dwellings, etc.), see www.bls.gov/cex/csxgloss.htm.

Income Quintiles. Income quintiles are constructed by sorting consumer units in the sample from lowest to highest income before taxes. The population weight (i.e., the number of consumer units within the population that each sampled unit represents) associated with each consumer unit is summed with those of the consumer units preceding it in the sorted set, resulting in its cumulative frequency count. The first quintile includes all consumer units for which the cumulative frequency count is less than or equal to 20 percent of the number of consumer units in the population. The second quintile includes all those consumer units for which the cumulative frequency count is greater than 20 percent, but less than or equal to 40 percent of the population, and so forth. Because there were approximately 136 million consumer units in the population in 2024, each quintile includes about 27 million consumer units. In 2024, the lower income bounds for each quintile were: $29,932 for the second quintile; $57,452 for the third quintile; $94,511 for the fourth quintile; and $155,925 for the highest quintile. This and other definitions of CE terms are in the CE glossary at www.bls.gov/cex/csxgloss.htm.

Contact Information

For further information, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions at (202) 691-6900 or by email at cexinfo@bls.gov. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

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