Do you stop on the way to work at your favorite coffee shop? Do you go out to lunch every day? If you answered yes to either of those questions, then you could

have taken part in a recent survey of American workers who were asked those same types of questions.

Accounting Principles conducted a recent survey about the above mentioned habits and the results were quite surprising. Before I give you the actual numbers let me give credit to the older workers because we are a bit more frugal than those in the 18-34 age groups. According to the survey about half of American workers will purchase their morning wake up during the week and two-thirds will buy their lunch.

The biggest spenders of both the coffee and lunch purchases were the 18-34 age groups. Their average expenses for coffee were $24.74 while those 45 or over spent $14.15 each week. This younger group averages $44.78 per week while the over 45 crowd average cost is $31.80. For both groups, men were the biggest spenders by 4% over women plus for lunch they were spending twice as much as women.

The average commute cost was between $31 and $60. This means that people were spending more for their coffee and lunch combined than they were on their commute costs (gas, tolls, etc.) This explains why companies such as Starbucks were able to expand as much as they have. I wonder if at home coffee machines like the Keurig will make any kind of dent in the gourmet coffee shop business?

So before you stop for your favorite java or walk out the door without packing a lunch, give some pause for what buying out will do to a possibly already shaky bottom line. This is not to say that you should go cold turkey, but maybe start tracking your spending and figure out if an expensive coffee habit or lunch out with the girls is worth blowing your monthly budget.

Good luck,

Gina