

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022

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	134,090	7,328	34,931	36,173	43,470	12,188
Consumer unit characteristics:						
Income before taxes						
Mean.....	\$94,003	\$52,225	\$100,315	\$126,892	\$81,827	\$46,855
SE.....	1,231.08	2,366.70	2,399.67	2,470.89	1,756.01	1,954.90
RSE.....	1.31	4.53	2.39	1.95	2.15	4.17
Income after taxes						
Mean.....	83,195	49,618	89,641	108,615	73,086	45,519
SE.....	960.32	2,156.02	1,837.57	1,929.99	1,389.97	1,677.21
RSE.....	1.15	4.35	2.05	1.78	1.90	3.68
Age of reference person	52.1	22.4	33.4	49.1	66.1	82.5
Average number in consumer unit:						
People.....	2.4	2.1	2.9	3.0	1.9	1.5
Children under 18 .....	.6	.3	1.1	.8	.1	(²)
Adults 65 and older .....	.4	(²)	(³)	.1	.9	1.3
Earners	1.3	1.4	1.6	1.8	1.0	.2
Vehicles	1.9	1.2	1.8	2.1	2.0	1.4
Percent distribution:						
Reference person:						
Men.....	49	53	51	49	48	43
Women	51	47	49	51	52	57
Housing tenure:						
Homeowner	65	19	51	70	77	77
With mortgage.....	38	12	42	51	35	16
Without mortgage.....	27	7	9	19	42	61
Renter	35	81	49	30	23	23
Race of reference person:						
Black or African-American.....	13	11	14	15	13	7
White, Asian, and all other races, not including Black or African-American.....	87	89	86	85	87	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	15	22	20	17	9	6
Not Hispanic or Latino	85	78	80	83	91	94
Education of reference person:						
Elementary (1-8).....	3	(²)	(²)	3	2	4
High school (9-12)	28	38	24	24	31	35
College.....	69	61	74	73	67	60
Never attended and other.....	(³)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased.....	89	74	90	92	90	84
Average annual expenditures						
Mean.....	\$72,967	\$47,975	\$74,782	\$91,382	\$66,362	\$52,005
SE.....	902.42	1,941.39	1,317.38	1,694.63	1,244.05	3,699.92
RSE.....	1.24	4.05	1.76	1.85	1.87	7.11
Food						
Mean.....	9,343	5,982	9,766	11,635	8,729	5,675
Share	12.8	12.5	13.1	12.7	13.2	10.9
SE.....	125.98	390.23	222.38	339.60	188.47	163.00
RSE.....	1.35	6.52	2.28	2.92	2.16	2.87
Food at home						
Mean.....	5,703	3,365	5,867	6,837	5,552	3,938
Share	7.8	7.0	7.8	7.5	8.4	7.6
SE.....	89.92	287.32	174.03	185.40	126.02	146.50
RSE.....	1.58	8.54	2.97	2.71	2.27	3.72
Cereals and bakery products						
Mean.....	712	397	727	867	680	527
Share	1.0	.8	1.0	.9	1.0	1.0
SE.....	15.30	40.49	29.54	27.41	25.06	20.71
RSE.....	2.15	10.21	4.06	3.16	3.68	3.93

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Cereals and cereal products						
Mean.....	215	134	242	268	189	124
Share.....	.3	.3	.3	.3	.3	.2
SE.....	6.08	14.68	13.26	11.32	9.33	7.34
RSE.....	2.83	10.99	5.48	4.23	4.94	5.89
Bakery products						
Mean.....	497	263	485	600	492	403
Share.....	.7	.5	.6	.7	.7	.8
SE.....	11.16	28.23	20.90	19.61	17.72	18.29
RSE.....	2.25	10.74	4.31	3.27	3.61	4.54
Meats, poultry, fish, and eggs						
Mean.....	1,216	791	1,240	1,404	1,239	789
Share.....	1.7	1.6	1.7	1.5	1.9	1.5
SE.....	25.95	136.36	53.98	48.09	48.07	48.85
RSE.....	2.13	17.24	4.35	3.43	3.88	6.19
Beef						
Mean.....	317	166	317	354	353	187
Share.....	.4	.3	.4	.4	.5	.4
SE.....	12.70	25.99	25.42	17.03	28.01	26.96
RSE.....	4.00	15.62	8.02	4.82	7.93	14.41
Pork						
Mean.....	246	(²)	244	282	248	153
Share.....	.3	(²)	.3	.3	.4	.3
SE.....	8.85	(²)	13.35	15.39	14.40	13.84
RSE.....	3.59	(²)	5.48	5.45	5.82	9.03
Other meats						
Mean.....	167	83	165	203	172	109
Share.....	.2	.2	.2	.2	.3	.2
SE.....	6.49	11.82	12.98	11.21	9.01	11.30
RSE.....	3.87	14.24	7.86	5.52	5.23	10.35
Poultry						
Mean.....	215	144	238	265	192	124
Share.....	.3	.3	.3	.3	.3	.2
SE.....	5.35	13.09	12.68	14.88	8.18	9.00
RSE.....	2.49	9.08	5.33	5.62	4.26	7.27
Fish and seafood						
Mean.....	183	97	179	199	196	155
Share.....	.3	.2	.2	.2	.3	.3
SE.....	9.84	18.49	15.25	13.16	29.88	21.55
RSE.....	5.39	19.00	8.53	6.61	15.26	13.92
Eggs						
Mean.....	87	65	98	101	78	61
Share.....	.1	.1	.1	.1	.1	.1
SE.....	2.16	6.48	5.31	4.34	3.07	4.51
RSE.....	2.48	9.94	5.43	4.31	3.96	7.44
Dairy products						
Mean.....	532	313	533	638	518	410
Share.....	.7	.7	.7	.7	.8	.8
SE.....	8.17	24.20	13.82	20.96	12.78	22.26
RSE.....	1.54	7.72	2.59	3.28	2.47	5.43
Fresh milk and cream						
Mean.....	168	109	174	207	155	123
Share.....	.2	.2	.2	.2	.2	.2
SE.....	3.50	10.99	6.87	8.69	5.06	4.53
RSE.....	2.08	10.10	3.95	4.20	3.26	3.69
Other dairy products						
Mean.....	364	205	359	431	363	287
Share.....	.5	.4	.5	.5	.5	.6
SE.....	6.64	17.06	10.76	14.52	10.06	21.43
RSE.....	1.83	8.34	3.00	3.37	2.77	7.47
Fruits and vegetables						
Mean.....	1,099	653	1,161	1,304	1,048	787
Share.....	1.5	1.4	1.6	1.4	1.6	1.5
SE.....	23.03	59.85	48.08	51.32	24.75	32.12
RSE.....	2.10	9.17	4.14	3.94	2.36	4.08
Fresh fruits						
Mean.....	406	235	424	479	390	308
Share.....	.6	.5	.6	.5	.6	.6
SE.....	8.39	22.16	17.34	18.55	9.41	15.28
RSE.....	2.06	9.41	4.09	3.87	2.41	4.96
Fresh vegetables						
Mean.....	352	213	379	411	341	232

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Fresh vegetables						
Share .....	.5	.4	.5	.4	.5	.4
SE	8.67	24.53	26.81	22.33	9.44	11.08
RSE	2.46	11.54	7.07	5.43	2.77	4.78
Processed fruits						
Mean	144	82	150	176	130	121
Share .....	.2	.2	.2	.2	.2	.2
SE	4.82	11.34	8.38	9.75	5.95	11.30
RSE	3.35	13.77	5.60	5.53	4.59	9.31
Processed vegetables						
Mean	197	123	208	237	188	126
Share .....	.3	.3	.3	.3	.3	.2
SE	6.62	18.50	11.81	10.25	9.84	9.86
RSE	3.36	15.09	5.69	4.32	5.24	7.83
Other food at home						
Mean	2,144	1,211	2,207	2,624	2,067	1,425
Share	2.9	2.5	3.0	2.9	3.1	2.7
SE	32.56	80.52	64.49	70.65	45.08	73.11
RSE	1.52	6.65	2.92	2.69	2.18	5.13
Sugar and other sweets						
Mean	197	82	194	236	198	168
Share .....	.3	.2	.3	.3	.3	.3
SE	5.14	13.14	10.26	11.41	7.81	16.79
RSE	2.61	16.10	5.30	4.84	3.95	9.98
Fats and oils						
Mean	157	82	167	195	145	107
Share .....	.2	.2	.2	.2	.2	.2
SE	4.89	9.76	8.15	9.83	7.78	6.04
RSE	3.12	11.97	4.87	5.05	5.37	5.66
Miscellaneous foods						
Mean	1,117	686	1,161	1,370	1,049	760
Share	1.5	1.4	1.6	1.5	1.6	1.5
SE	19.29	43.54	37.54	43.79	26.26	50.66
RSE	1.73	6.34	3.23	3.20	2.50	6.66
Nonalcoholic beverages						
Mean	584	325	599	712	581	345
Share .....	.8	.7	.8	.8	.9	.7
SE	12.30	37.90	27.14	22.92	18.77	21.01
RSE	2.11	11.66	4.53	3.22	3.23	6.09
Food prepared by consumer unit on out of town trips						
Mean	89	36	86	111	94	(²)
Share .....	.1	.1	.1	.1	.1	(²)
SE	3.94	6.38	5.97	7.29	6.97	(²)
RSE	4.42	17.52	6.97	6.55	7.38	(²)
Food away from home						
Mean	3,639	2,617	3,898	4,798	3,177	1,737
Share	5.0	5.5	5.2	5.3	4.8	3.3
SE	77.88	200.82	135.76	212.42	94.58	83.89
RSE	2.14	7.67	3.48	4.43	2.98	4.83
Alcoholic beverages						
Mean	583	423	661	645	587	275
Share .....	.8	.9	.9	.7	.9	.5
SE	17.02	42.48	30.24	26.49	34.15	30.37
RSE	2.92	10.05	4.57	4.11	5.82	11.05
Housing						
Mean	24,298	17,279	26,241	28,536	21,962	18,792
Share	33.3	36.0	35.1	31.2	33.1	36.1
SE	307.36	595.95	394.02	581.85	426.28	668.16
RSE	1.26	3.45	1.50	2.04	1.94	3.56
Shelter						
Mean	14,507	11,989	16,181	16,973	12,480	11,131
Share	19.9	25.0	21.6	18.6	18.8	21.4
SE	247.67	420.44	283.33	425.96	357.94	558.68
RSE	1.71	3.51	1.75	2.51	2.87	5.02
Owned dwellings						
Mean	8,230	1,754	7,677	10,531	8,353	6,436
Share	11.3	3.7	10.3	11.5	12.6	12.4
SE	176.09	221.08	268.68	352.11	263.63	391.12
RSE	2.14	12.60	3.50	3.34	3.16	6.08

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Mortgage interest and charges						
Mean.....	3,101	799	3,754	4,522	2,395	909
Share.....	4.2	1.7	5.0	4.9	3.6	1.7
SE.....	72.73	118.25	153.50	185.22	110.53	130.93
RSE.....	2.35	14.80	4.09	4.10	4.61	14.41
Property taxes						
Mean.....	2,570	528	2,035	3,194	2,867	2,416
Share.....	3.5	1.1	2.7	3.5	4.3	4.6
SE.....	57.72	63.61	76.34	96.30	93.75	119.64
RSE.....	2.25	12.05	3.75	3.02	3.27	4.95
Maintenance, repairs, insurance, and other expenses						
Mean.....	2,559	427	1,887	2,815	3,091	3,112
Share.....	3.5	.9	2.5	3.1	4.7	6.0
SE.....	89.16	102.21	101.10	183.54	153.51	284.96
RSE.....	3.48	23.92	5.36	6.52	4.97	9.16
Rented dwellings						
Mean.....	4,990	9,512	7,587	4,628	2,763	3,851
Share.....	6.8	19.8	10.1	5.1	4.2	7.4
SE.....	79.41	437.63	204.47	174.46	119.61	395.27
RSE.....	1.59	4.60	2.69	3.77	4.33	10.26
Other lodging						
Mean.....	1,287	(²)	917	1,814	1,365	844
Share.....	1.8	(²)	1.2	2.0	2.1	1.6
SE.....	55.70	(²)	72.33	111.55	83.49	109.77
RSE.....	4.33	(²)	7.89	6.15	6.12	13.01
Utilities, fuels, and public services						
Mean.....	4,549	2,656	4,262	5,368	4,589	3,936
Share.....	6.2	5.5	5.7	5.9	6.9	7.6
SE.....	42.57	111.89	76.46	48.83	63.17	99.14
RSE.....	.94	4.21	1.79	.91	1.38	2.52
Natural gas						
Mean.....	535	253	465	624	570	515
Share.....	.7	.5	.6	.7	.9	1.0
SE.....	15.13	20.99	14.42	19.55	22.66	32.56
RSE.....	2.83	8.29	3.10	3.14	3.97	6.33
Electricity						
Mean.....	1,683	1,050	1,618	1,925	1,710	1,439
Share.....	2.3	2.2	2.2	2.1	2.6	2.8
SE.....	23.08	50.57	36.99	30.90	24.52	31.77
RSE.....	1.37	4.82	2.29	1.61	1.43	2.21
Fuel oil and other fuels						
Mean.....	160	(²)	(²)	152	189	245
Share.....	.2	(²)	(²)	.2	.3	.5
SE.....	14.19	(²)	(²)	15.13	17.36	49.73
RSE.....	8.85	(²)	(²)	9.93	9.17	20.28
Telephone services						
Mean.....	1,431	914	1,393	1,806	1,361	988
Share.....	2.0	1.9	1.9	2.0	2.1	1.9
SE.....	16.02	47.61	26.80	26.11	29.42	28.41
RSE.....	1.12	5.21	1.92	1.45	2.16	2.88
Residential phone service, VOIP, and phone cards						
Mean.....	147	(²)	49	123	212	344
Share.....	.2	(²)	.1	.1	.3	.7
SE.....	6.30	(²)	4.80	8.09	9.99	18.03
RSE.....	4.28	(²)	9.75	6.56	4.71	5.25
Cellular phone service						
Mean.....	1,284	896	1,344	1,683	1,149	644
Share.....	1.8	1.9	1.8	1.8	1.7	1.2
SE.....	14.99	47.39	27.72	26.38	25.26	22.68
RSE.....	1.17	5.29	2.06	1.57	2.20	3.52
Water and other public services						
Mean.....	739	372	663	861	759	749
Share.....	1.0	.8	.9	.9	1.1	1.4
SE.....	17.00	30.40	19.94	19.97	23.16	33.01
RSE.....	2.30	8.18	3.01	2.32	3.05	4.41
Household operations						
Mean.....	1,849	857	2,486	1,916	1,499	1,674
Share.....	2.5	1.8	3.3	2.1	2.3	3.2
SE.....	54.87	73.15	110.02	81.32	48.78	132.29
RSE.....	2.97	8.53	4.42	4.24	3.25	7.90
Personal services						
Mean.....	488	(²)	1,269	385	(²)	(²)

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Personal services						
Share .....	.7	(²)	1.7	.4	(²)	(²)
SE	34.27	(²)	85.83	57.29	(²)	(²)
RSE	7.02	(²)	6.76	14.87	(²)	(²)
Other household expenses						
Mean	1,361	673	1,217	1,531	1,427	1,452
Share	1.9	1.4	1.6	1.7	2.2	2.8
SE	31.35	44.71	41.93	48.99	43.94	87.08
RSE	2.30	6.64	3.45	3.20	3.08	6.00
Housekeeping supplies						
Mean	787	319	741	924	827	690
Share	1.1	.7	1.0	1.0	1.2	1.3
SE	18.24	61.30	39.38	49.53	36.96	46.32
RSE	2.32	19.19	5.32	5.36	4.47	6.71
Laundry and cleaning supplies						
Mean	170	61	162	213	166	150
Share .....	.2	.1	.2	.2	.3	.3
SE	4.65	13.60	10.64	12.97	8.45	15.21
RSE	2.74	22.45	6.58	6.08	5.08	10.14
Other household products						
Mean	489	(²)	463	582	514	409
Share .....	.7	(²)	.6	.6	.8	.8
SE	16.95	(²)	37.72	42.91	24.88	33.18
RSE	3.47	(²)	8.14	7.37	4.84	8.11
Postage and stationery						
Mean	128	(²)	116	128	146	131
Share .....	.2	(²)	.2	.1	.2	.3
SE	8.42	(²)	11.81	15.12	24.18	13.77
RSE	6.58	(²)	10.21	11.82	16.53	10.54
Household furnishings and equipment						
Mean	2,606	1,457	2,572	3,355	2,567	1,361
Share	3.6	3.0	3.4	3.7	3.9	2.6
SE	71.83	119.37	91.57	186.38	136.88	97.43
RSE	2.76	8.19	3.56	5.56	5.33	7.16
Household textiles						
Mean	138	(²)	103	202	131	(²)
Share .....	.2	(²)	.1	.2	.2	(²)
SE	12.34	(²)	14.64	29.67	18.74	(²)
RSE	8.93	(²)	14.18	14.66	14.36	(²)
Furniture						
Mean	746	430	770	1,014	679	315
Share	1.0	.9	1.0	1.1	1.0	.6
SE	54.77	61.70	63.58	111.61	106.28	56.56
RSE	7.34	14.36	8.26	11.01	15.66	17.93
Floor coverings						
Mean	34	20	31	46	32	(²)
Share	(³)	(³)	(³)	.1	(³)	(²)
SE	3.54	3.64	5.49	9.85	4.83	(²)
RSE	10.54	17.95	17.67	21.26	15.00	(²)
Major appliances						
Mean	408	191	407	488	427	236
Share .....	.6	.4	.5	.5	.6	.5
SE	17.51	41.77	23.59	42.28	29.66	26.31
RSE	4.29	21.89	5.80	8.66	6.94	11.13
Small appliances and miscellaneous housewares						
Mean	142	103	142	155	159	73
Share .....	.2	.2	.2	.2	.2	.1
SE	4.83	12.46	11.64	10.78	9.79	13.75
RSE	3.40	12.12	8.19	6.97	6.15	18.83
Miscellaneous household equipment						
Mean	1,138	653	1,119	1,449	1,139	591
Share	1.6	1.4	1.5	1.6	1.7	1.1
SE	40.42	72.02	47.73	115.89	72.71	66.52
RSE	3.55	11.03	4.27	8.00	6.39	11.25
Apparel and services						
Mean	1,945	1,181	2,415	2,604	1,499	677
Share	2.7	2.5	3.2	2.8	2.3	1.3
SE	77.12	161.69	216.72	170.14	60.75	66.27
RSE	3.97	13.70	8.98	6.53	4.05	9.79
Men and boys						
Mean	454	288	511	691	334	117

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Men and boys						
Share .....	.6	.6	.7	.8	.5	.2
SE	22.97	70.11	40.21	66.11	20.90	19.50
RSE	5.06	24.30	7.87	9.57	6.26	16.71
Men, 16 and over						
Mean	347	282	327	512	304	114
Share .....	.5	.6	.4	.6	.5	.2
SE	18.59	69.87	28.08	49.93	19.87	19.25
RSE	5.36	24.79	8.60	9.75	6.53	16.86
Boys, 2 to 15						
Mean	107	(²)	184	179	(²)	(²)
Share .....	.1	(²)	.2	.2	(²)	(²)
SE	11.95	(²)	25.97	34.68	(²)	(²)
RSE	11.16	(²)	14.10	19.42	(²)	(²)
Women and girls						
Mean	735	330	811	999	648	305
Share	1.0	.7	1.1	1.1	1.0	.6
SE	46.49	72.09	143.29	83.98	45.33	44.20
RSE	6.32	21.87	17.68	8.41	6.99	14.51
Women, 16 and over						
Mean	644	318	655	842	628	295
Share .....	.9	.7	.9	.9	.9	.6
SE	44.30	71.45	138.87	76.50	44.32	40.96
RSE	6.88	22.48	21.20	9.09	7.06	13.87
Girls, 2 to 15						
Mean	91	(²)	156	157	20	(²)
Share .....	.1	(²)	.2	.2	(³)	(²)
SE	9.26	(²)	20.55	23.72	4.03	(²)
RSE	10.13	(²)	13.21	15.12	20.18	(²)
Children under 2						
Mean	74	(²)	195	(²)	12	(²)
Share .....	.1	(²)	.3	(²)	(³)	(²)
SE	8.43	(²)	33.12	(²)	2.75	(²)
RSE	11.40	(²)	16.96	(²)	22.52	(²)
Footwear						
Mean	399	206	553	489	297	155
Share .....	.5	.4	.7	.5	.4	.3
SE	25.21	48.64	79.81	40.23	30.60	30.19
RSE	6.32	23.63	14.43	8.23	10.30	19.50
Other apparel products and services						
Mean	283	(²)	345	380	207	97
Share .....	.4	(²)	.5	.4	.3	.2
SE	25.20	(²)	49.42	67.52	22.89	10.91
RSE	8.91	(²)	14.33	17.76	11.04	11.21
Transportation						
Mean	12,295	9,731	13,128	16,236	10,595	5,828
Share	16.8	20.3	17.6	17.8	16.0	11.2
SE	241.92	853.98	652.23	570.94	371.23	379.27
RSE	1.97	8.78	4.97	3.52	3.50	6.51
Vehicle purchases (net outlay)						
Mean	4,496	4,142	4,813	6,307	3,568	1,734
Share	6.2	8.6	6.4	6.9	5.4	3.3
SE	218.69	751.28	565.46	523.98	319.67	355.58
RSE	4.86	18.14	11.75	8.31	8.96	20.50
Cars and trucks, new						
Mean	2,195	(²)	2,570	2,695	1,994	(²)
Share	3.0	(²)	3.4	2.9	3.0	(²)
SE	174.02	(²)	433.59	425.29	228.96	(²)
RSE	7.93	(²)	16.87	15.78	11.48	(²)
Cars and trucks, used						
Mean	2,239	2,533	2,193	3,494	1,556	904
Share	3.1	5.3	2.9	3.8	2.3	1.7
SE	145.19	478.88	316.03	318.90	212.37	194.18
RSE	6.48	18.90	14.41	9.13	13.65	21.48
Other vehicles						
Mean	62	202	(²)	(²)	(²)	(⁴)
Share .....	.1	.4	(²)	(²)	(²)	(⁴)
SE	13.63	35.02	(²)	(²)	(²)	(⁴)
RSE	22.10	17.36	(²)	(²)	(²)	(⁴)
Gasoline, other fuels, and motor oil						
Mean	3,120	2,519	3,432	4,001	2,727	1,371

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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						
Share	4.3	5.3	4.6	4.4	4.1	2.6
SE	43.06	130.27	85.07	68.43	61.13	39.50
RSE	1.38	5.17	2.48	1.71	2.24	2.88
Other vehicle expenses						
Mean	3,834	2,479	4,002	4,733	3,619	2,282
Share	5.3	5.2	5.4	5.2	5.5	4.4
SE	61.56	143.39	113.24	104.83	94.59	69.60
RSE	1.61	5.78	2.83	2.21	2.61	3.05
Vehicle finance charges						
Mean	295	225	376	395	219	75
Share .....	.4	.5	.5	.4	.3	.1
SE	8.95	29.11	17.48	17.40	10.46	13.60
RSE	3.04	12.92	4.64	4.41	4.78	18.26
Maintenance and repairs						
Mean	1,160	553	1,118	1,416	1,213	707
Share	1.6	1.2	1.5	1.5	1.8	1.4
SE	33.83	54.38	53.95	62.46	54.57	47.20
RSE	2.92	9.83	4.83	4.41	4.50	6.68
Vehicle rental, leases, licenses, and other charges						
Mean	787	440	879	932	755	419
Share	1.1	.9	1.2	1.0	1.1	.8
SE	38.26	68.24	82.47	64.88	53.85	35.26
RSE	4.86	15.51	9.39	6.96	7.13	8.41
Vehicle insurance						
Mean	1,592	1,261	1,629	1,990	1,431	1,081
Share	2.2	2.6	2.2	2.2	2.2	2.1
SE	25.72	76.27	41.34	47.78	29.80	42.57
RSE	1.62	6.05	2.54	2.40	2.08	3.94
Public and other transportation						
Mean	845	591	880	1,195	681	442
Share	1.2	1.2	1.2	1.3	1.0	.8
SE	35.20	71.35	59.70	82.79	43.35	67.24
RSE	4.17	12.08	6.78	6.93	6.36	15.22
Healthcare						
Mean	5,850	1,560	4,156	6,372	7,116	7,250
Share	8.0	3.3	5.6	7.0	10.7	13.9
SE	100.44	132.66	128.61	263.78	170.01	187.65
RSE	1.72	8.50	3.09	4.14	2.39	2.59
Health insurance						
Mean	3,843	932	2,759	3,929	4,767	5,151
Share	5.3	1.9	3.7	4.3	7.2	9.9
SE	44.97	81.18	70.33	97.59	88.29	101.87
RSE	1.17	8.71	2.55	2.48	1.85	1.98
Medical services						
Mean	1,184	373	952	1,460	1,353	906
Share	1.6	.8	1.3	1.6	2.0	1.7
SE	61.66	65.45	84.05	130.22	128.46	93.64
RSE	5.21	17.54	8.82	8.92	9.49	10.34
Drugs						
Mean	615	(²)	336	(²)	731	893
Share .....	.8	(²)	.4	(²)	1.1	1.7
SE	58.51	(²)	22.74	(²)	28.07	142.36
RSE	9.52	(²)	6.78	(²)	3.84	15.94
Medical supplies						
Mean	209	82	109	236	265	300
Share .....	.3	.2	.1	.3	.4	.6
SE	8.77	17.75	7.17	18.86	22.57	42.23
RSE	4.20	21.68	6.61	8.00	8.51	14.10
Entertainment						
Mean	3,458	2,103	3,510	4,330	3,382	1,840
Share	4.7	4.4	4.7	4.7	5.1	3.5
SE	109.09	280.10	269.50	175.14	247.93	89.25
RSE	3.15	13.32	7.68	4.04	7.33	4.85
Fees and admissions						
Mean	833	394	878	1,253	660	344
Share	1.1	.8	1.2	1.4	1.0	.7
SE	37.45	51.47	60.04	75.98	53.56	51.04
RSE	4.50	13.08	6.84	6.07	8.11	14.83

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Audio and visual equipment and services						
Mean.....	1,020	566	874	1,131	1,145	941
Share.....	1.4	1.2	1.2	1.2	1.7	1.8
SE.....	20.99	45.14	29.28	35.04	58.51	32.45
RSE.....	2.06	7.97	3.35	3.10	5.11	3.45
Pets, toys, hobbies, and playground equipment						
Mean.....	908	610	948	1,060	933	446
Share.....	1.2	1.3	1.3	1.2	1.4	.9
SE.....	32.84	134.30	67.22	52.47	52.54	57.59
RSE.....	3.62	22.03	7.09	4.95	5.63	12.92
Pets						
Mean.....	741	(²)	731	866	793	356
Share.....	1.0	(²)	1.0	.9	1.2	.7
SE.....	31.12	(²)	62.12	46.91	47.76	51.95
RSE.....	4.20	(²)	8.50	5.42	6.02	14.60
Toys, hobbies, and playground equipment						
Mean.....	167	(²)	218	194	139	(²)
Share.....	.2	(²)	.3	.2	.2	(²)
SE.....	14.45	(²)	22.60	28.42	15.33	(²)
RSE.....	8.65	(²)	10.39	14.63	11.01	(²)
Other entertainment supplies, equipment, and services						
Mean.....	698	(²)	(²)	886	(²)	(²)
Share.....	1.0	(²)	(²)	1.0	(²)	(²)
SE.....	79.49	(²)	(²)	148.18	(²)	(²)
RSE.....	11.40	(²)	(²)	16.72	(²)	(²)
Personal care products and services						
Mean.....	866	581	908	1,052	811	570
Share.....	1.2	1.2	1.2	1.2	1.2	1.1
SE.....	18.16	69.84	53.80	32.22	27.15	36.61
RSE.....	2.10	12.01	5.92	3.06	3.35	6.42
Reading						
Mean.....	117	(²)	103	108	129	163
Share.....	.2	(²)	.1	.1	.2	.3
SE.....	7.85	(²)	10.39	11.22	17.17	23.16
RSE.....	6.72	(²)	10.10	10.43	13.29	14.20
Education						
Mean.....	1,335	2,910	912	2,581	635	(²)
Share.....	1.8	6.1	1.2	2.8	1.0	(²)
SE.....	72.10	545.51	59.22	243.22	84.42	(²)
RSE.....	5.40	18.74	6.49	9.42	13.30	(²)
Tobacco products and smoking supplies						
Mean.....	371	223	341	462	410	143
Share.....	.5	.5	.5	.5	.6	.3
SE.....	20.33	32.15	30.58	29.55	33.00	24.59
RSE.....	5.47	14.43	8.96	6.40	8.05	17.22
Miscellaneous						
Mean.....	1,009	(²)	969	1,113	1,090	878
Share.....	1.4	(²)	1.3	1.2	1.6	1.7
SE.....	37.14	(²)	86.79	67.47	81.16	125.68
RSE.....	3.68	(²)	8.95	6.06	7.45	14.32
Cash contributions						
Mean.....	2,755	(²)	1,269	2,709	3,016	(²)
Share.....	3.8	(²)	1.7	3.0	4.5	(²)
SE.....	368.44	(²)	103.57	361.86	327.06	(²)
RSE.....	13.38	(²)	8.16	13.36	10.85	(²)
Personal insurance and pensions						
Mean.....	8,742	4,814	10,402	13,001	6,404	(²)
Share.....	12.0	10.0	13.9	14.2	9.6	(²)
SE.....	169.70	249.11	329.05	307.86	193.94	(²)
RSE.....	1.94	5.17	3.16	2.37	3.03	(²)
Life and other personal insurance						
Mean.....	519	(²)	359	602	672	441
Share.....	.7	(²)	.5	.7	1.0	.8
SE.....	28.48	(²)	24.27	42.57	63.81	64.45
RSE.....	5.49	(²)	6.75	7.07	9.50	14.60

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Pensions and Social Security						
Mean.....	8,223	4,716	10,043	12,399	5,732	(²)
Share.....	11.3	9.8	13.4	13.6	8.6	(²)
SE.....	157.21	248.60	324.10	290.95	167.62	(²)
RSE.....	1.91	5.27	3.23	2.35	2.92	(²)
Sources of income and personal taxes:						
Income before taxes						
Mean.....	\$94,003	\$52,225	\$100,315	\$126,892	\$81,827	\$46,855
SE.....	1,231.08	2,366.70	2,399.67	2,470.89	1,756.01	1,954.90
RSE.....	1.31	4.53	2.39	1.95	2.15	4.17
Wages and salaries						
Mean.....	73,220	46,338	92,072	110,780	49,142	9,758
Share.....	77.9	88.7	91.8	87.3	60.1	20.8
SE.....	1,028.62	2,257.80	2,183.01	2,253.70	1,517.57	1,356.16
RSE.....	1.40	4.87	2.37	2.03	3.09	13.90
Self-employment income						
Mean.....	6,442	(²)	5,377	10,169	6,175	1,695
Share.....	6.9	(²)	5.4	8.0	7.5	3.6
SE.....	399.58	(²)	592.51	915.46	646.31	340.47
RSE.....	6.20	(²)	11.02	9.00	10.47	20.08
Social Security, private and government retirement						
Mean.....	10,412	(²)	617	2,281	21,175	30,202
Share.....	11.1	(²)	.6	1.8	25.9	64.5
SE.....	177.81	(²)	92.53	184.40	427.97	862.55
RSE.....	1.71	(²)	15.00	8.08	2.02	2.86
Interest, dividends, rental income, and other property income						
Mean.....	2,294	(²)	628	1,908	3,747	4,058
Share.....	2.4	(²)	.6	1.5	4.6	8.7
SE.....	175.53	(²)	125.29	283.43	344.45	755.08
RSE.....	7.65	(²)	19.93	14.86	9.19	18.61
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean.....	621	626	758	622	595	319
Share.....	.7	1.2	.8	.5	.7	.7
SE.....	29.96	147.13	86.12	46.73	38.66	62.27
RSE.....	4.82	23.49	11.36	7.52	6.50	19.53
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean.....	668	(²)	522	804	754	652
Share.....	.7	(²)	.5	.6	.9	1.4
SE.....	52.36	(²)	102.22	120.48	96.92	141.72
RSE.....	7.84	(²)	19.58	14.98	12.85	21.74
Other income						
Mean.....	346	(²)	341	(²)	239	(²)
Share.....	.4	(²)	.3	(²)	.3	(²)
SE.....	42.08	(²)	47.68	(²)	43.92	(²)
RSE.....	12.16	(²)	14.00	(²)	18.41	(²)
Personal taxes (contains some imputed values)						
Mean.....	10,809	2,608	10,675	18,277	8,740	(²)
Share.....	11.5	5.0	10.6	14.4	10.7	(²)
SE.....	329.26	375.56	759.78	638.27	446.82	(²)
RSE.....	3.05	14.40	7.12	3.49	5.11	(²)
Federal income taxes						
Mean.....	7,968	1,384	7,365	13,903	6,620	(²)
Share.....	8.5	2.6	7.3	11.0	8.1	(²)
SE.....	283.92	292.67	647.65	565.16	369.11	(²)
RSE.....	3.56	21.15	8.79	4.06	5.58	(²)
Stimulus payment (through Q20221)						
Mean.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Share.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
SE.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
RSE.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
State and local income taxes						
Mean.....	2,757	1,203	3,236	4,267	2,034	420
Share.....	2.9	2.3	3.2	3.4	2.5	.9
SE.....	98.69	108.13	161.86	166.28	110.87	100.10
RSE.....	3.58	8.99	5.00	3.90	5.45	23.85
Other taxes						
Mean.....	84	(²)	73	107	87	72

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2022 — Continued

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
Other taxes						
Share .....	.1	(²)	.1	.1	.1	.2
SE	12.06	(²)	12.40	25.73	15.97	17.28
RSE	14.42	(²)	16.98	24.07	18.43	24.10
Income after taxes						
Mean	83,195	49,618	89,641	108,615	73,086	45,519
Share	88.5	95.0	89.4	85.6	89.3	97.2
SE	960.32	2,156.02	1,837.57	1,929.99	1,389.97	1,677.21
RSE	1.15	4.35	2.05	1.78	1.90	3.68
Addenda:						
Net change in total assets and liabilities						
Mean	(²)	(²)	(²)	(²)	(²)	(²)
SE	(²)	(²)	(²)	(²)	(²)	(²)
RSE	(²)	(²)	(²)	(²)	(²)	(²)
Net change in total assets						
Mean	13,078	(²)	33,195	(²)	(²)	(²)
SE	2,895.88	(²)	4,500.44	(²)	(²)	(²)
RSE	22.14	(²)	13.56	(²)	(²)	(²)
Net change in total liabilities						
Mean	14,525	(²)	26,536	18,945	(²)	(²)
SE	1,477.14	(²)	2,905.37	3,468.63	(²)	(²)
RSE	10.17	(²)	10.95	18.31	(²)	(²)
Other financial information:						
Other money receipts						
Mean	(²)	(²)	(²)	(²)	1,268	(²)
SE	(²)	(²)	(²)	(²)	296.17	(²)
RSE	(²)	(²)	(²)	(²)	23.36	(²)
Mortgage principal paid on owned property						
Mean	-2,843	-593	-2,599	-4,306	-2,608	-1,384
SE	75.11	96.55	74.80	199.67	120.31	334.92
RSE	-2.64	-16.28	-2.88	-4.64	-4.61	-24.19
Estimated market value of owned home						
Mean	279,189	66,706	211,106	330,507	315,917	318,763
SE	6,184.13	12,656.23	7,779.89	8,239.85	9,614.76	16,067.74
RSE	2.22	18.97	3.69	2.49	3.04	5.04
Estimated monthly rental value of owned home						
Mean	1,401	355	1,098	1,644	1,585	1,526
SE	16.87	48.82	28.08	29.18	29.65	47.52
RSE	1.20	13.75	2.56	1.78	1.87	3.11

¹ Data are rounded to the nearest thousands.

² Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See www.bls.gov/cex/tables-getting-started-guide.htm for more information.

³ Value is too small to display.

⁴ No data reported.