

Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

Item	Total two or more people	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
Number of consumer units (in thousands) ¹	92,677	3,572	15,188	18,989	17,818	17,349	19,762	12,989	6,772
Consumer unit characteristics:									
Income before taxes	\$110,773	\$63,062	\$98,461	\$123,412	\$139,963	\$123,913	\$78,857	\$85,348	\$66,408
Income after taxes	99,112	61,617	91,034	110,423	120,818	106,943	74,785	79,862	65,048
Age of reference person	50.1	22.1	30.0	39.4	49.5	59.5	73.0	69.2	80.3
Average number in consumer unit:									
People	3.1	3.0	3.3	3.8	3.4	2.7	2.3	2.4	2.2
Children under 188	.6	1.2	1.7	.9	.3	.1	.1	.1
Adults 65 and older4	(²)	(³)	(³)	.1	.2	1.7	1.7	1.8
Earners	1.6	1.9	1.8	1.8	2.1	1.7	.8	.9	.5
Vehicles	2.2	1.7	1.9	2.1	2.4	2.5	2.2	2.4	2.0
Percent distribution:									
Reference person:									
Men	49	46	46	47	47	49	54	53	57
Women	51	54	54	53	53	51	46	47	43
Housing tenure:									
Homeowner	71	27	51	66	76	82	87	87	88
With mortgage	45	15	42	55	56	48	31	36	22
Without mortgage	26	12	10	11	19	34	56	51	65
Renter	29	73	49	34	24	18	13	13	12
Race of reference person:									
Black or African-American	12	12	13	14	13	12	10	10	11
White, Asian, and all other races, not including Black or African-American	88	88	87	86	87	88	90	90	89
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	29	24	20	18	13	8	9	6
Not Hispanic or Latino	83	71	76	80	82	87	92	91	94
Education of reference person:									
Elementary (1-8)	3	(²)	(²)	3	3	3	3	3	3
High school (9-12)	27	46	26	24	24	28	30	28	35
College	69	53	71	72	72	68	67	69	61
Never attended and other	(³)	(⁴)	(²)	(²)	(²)	(²)	(³)	(²)	(²)
At least one vehicle owned or leased	94	89	93	94	94	95	95	96	94
Average annual expenditures	\$82,173	\$54,495	\$72,539	\$89,679	\$96,754	\$87,997	\$69,174	\$71,651	\$64,549
Food	10,455	6,815	9,476	11,320	12,424	10,863	8,925	9,334	8,183
Food at home	6,494	4,154	5,565	7,077	7,558	6,737	5,927	6,031	5,741
Cereals and bakery products	824	473	703	901	996	806	767	766	769
Cereals and cereal products	257	169	237	294	318	234	214	215	211
Bakery products	567	304	466	606	678	572	554	551	558
Meats, poultry, fish, and eggs	1,387	1,061	1,171	1,491	1,564	1,502	1,259	1,303	1,180
Beef	368	233	323	378	418	417	331	334	326
Pork	280	(²)	220	303	304	282	275	293	241
Other meats	190	127	151	195	221	226	170	173	165
Poultry	248	193	221	286	288	261	194	210	166
Fish and seafood	211	146	170	225	229	228	210	214	203
Eggs	91	63	85	105	103	88	78	78	79
Dairy products	605	369	505	660	685	614	595	600	586
Fresh milk and cream	193	133	164	221	220	193	175	184	160
Other dairy products	412	236	341	439	466	422	420	417	427
Fruits and vegetables	1,265	831	1,099	1,393	1,472	1,267	1,164	1,167	1,158
Fresh fruits	467	291	411	512	534	471	436	438	431
Fresh vegetables	402	293	352	442	463	398	369	379	352
Processed fruits	164	112	133	184	194	157	157	146	176
Processed vegetables	233	134	204	256	281	240	203	205	199
Other food at home	2,413	1,419	2,087	2,631	2,840	2,547	2,142	2,195	2,048
Sugar and other sweets	226	131	189	233	262	235	224	224	225
Fats and oils	173	102	148	189	205	180	155	158	149

See footnotes at end of table.

Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total two or more people	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
Miscellaneous foods	1,273	727	1,144	1,403	1,500	1,319	1,105	1,110	1,098
Nonalcoholic beverages.....	645	414	536	700	759	697	575	611	509
Food prepared by consumer unit on out of town trips	96	45	70	106	115	115	83	92	67
Food away from home.....	3,961	2,661	3,911	4,244	4,867	4,126	2,998	3,303	2,442
Alcoholic beverages	709	442	748	710	726	824	616	697	466
Housing.....	26,454	19,457	25,100	29,455	29,642	26,761	22,761	23,704	20,993
Shelter.....	15,176	12,607	15,111	17,077	17,247	15,084	12,076	12,686	10,906
Owned dwellings	9,383	2,337	6,842	10,478	11,326	10,501	8,824	9,325	7,861
Mortgage interest and charges	3,638	872	3,324	4,962	4,853	3,776	1,891	2,216	1,266
Property taxes	2,957	777	1,815	2,975	3,420	3,643	3,193	3,321	2,946
Maintenance, repairs, insurance, and other expenses.....	2,788	689	1,702	2,540	3,054	3,082	3,740	3,788	3,649
Rented dwellings.....	4,416	9,840	7,525	5,435	3,990	2,743	1,920	1,919	1,921
Other lodging.....	1,377	430	744	1,164	1,931	1,840	1,333	1,442	1,123
Utilities, fuels, and public services	5,101	3,478	4,220	5,143	5,781	5,567	5,008	5,070	4,890
Natural gas	559	337	407	561	624	632	593	588	601
Electricity	1,850	1,355	1,572	1,859	2,036	1,980	1,863	1,873	1,845
Fuel oil and other fuels.....	168	(²)	(²)	113	162	218	238	223	267
Telephone services	1,688	1,233	1,464	1,773	2,021	1,828	1,438	1,516	1,290
Residential phone service, VOIP, and phone cards	162	34	52	86	140	207	321	292	374
Cellular phone service	1,526	1,200	1,411	1,686	1,881	1,620	1,118	1,224	915
Water and other public services.....	836	510	655	837	938	909	875	869	887
Household operations	2,064	960	2,265	3,004	1,837	1,676	1,752	1,668	1,914
Personal services.....	595	(²)	1,184	1,504	252	79	(²)	(²)	(²)
Other household expenses	1,469	815	1,081	1,500	1,585	1,597	1,640	1,584	1,750
Housekeeping supplies	924	432	755	849	995	1,123	992	1,023	937
Laundry and cleaning supplies	200	99	169	202	241	219	191	192	188
Other household products.....	589	282	468	533	622	741	641	676	578
Postage and stationery	134	(²)	118	115	132	164	160	154	171
Household furnishings and equipment.....	3,189	1,979	2,748	3,382	3,783	3,310	2,932	3,256	2,346
Household textiles.....	152	60	110	122	223	172	151	148	(²)
Furniture	889	560	805	972	1,167	840	725	699	(²)
Floor coverings.....	41	18	36	45	51	47	30	33	(²)
Major appliances	534	307	435	600	556	626	488	513	442
Small appliances and miscellaneous housewares	159	110	165	157	171	163	153	173	116
Miscellaneous household equipment.....	1,413	923	1,197	1,486	1,615	1,461	1,386	1,690	836
Apparel and services	2,231	1,677	2,364	2,736	2,707	2,189	1,337	1,502	1,041
Men and boys	540	(²)	535	734	690	466	314	387	183
Men, 16 and over	386	(²)	344	421	483	405	288	350	177
Boys, 2 to 15	155	(²)	191	314	207	60	26	(²)	(²)
Women and girls.....	828	(²)	844	921	1,078	828	560	613	465
Women, 16 and over.....	688	(²)	706	635	877	766	533	582	446
Girls, 2 to 15	140	(²)	138	286	201	62	26	30	(²)
Children under 2.....	97	(²)	272	137	(²)	34	13	14	(²)
Footwear.....	431	337	382	581	512	432	264	285	227
Other apparel products and services	335	(²)	332	363	378	(²)	186	203	153
Transportation.....	14,125	12,089	13,501	16,042	16,531	14,788	10,382	11,449	8,336
Vehicle purchases (net outlay).....	5,797	5,306	5,793	7,120	6,437	5,987	3,874	4,355	2,951
Cars and trucks, new	2,766	(²)	2,209	3,567	2,902	3,135	2,095	2,441	(²)
Cars and trucks, used	2,954	2,909	3,530	3,455	3,441	2,763	1,767	1,896	1,519
Other vehicles	77	5282	(²)	(²)	(²)	(²)	(²)	(²)	(⁴)
Gasoline, other fuels, and motor oil	3,197	2,968	3,093	3,495	3,829	3,381	2,303	2,570	1,789
Other vehicle expenses	4,361	3,420	3,926	4,559	5,242	4,665	3,615	3,851	3,164
Vehicle finance charges	358	288	401	436	437	368	185	209	138
Maintenance and repairs.....	1,246	729	1,102	1,248	1,455	1,387	1,140	1,235	959
Vehicle rental, leases, licenses, and other charges	914	659	722	1,058	1,111	916	788	861	646
Vehicle insurance.....	1,842	1,744	1,701	1,817	2,239	1,993	1,503	1,545	1,421
Public and other transportation	770	396	689	867	1,024	756	590	674	431
Healthcare	6,555	1,867	4,039	5,755	6,591	7,708	9,067	8,900	9,386
Health insurance.....	4,406	1,178	2,679	3,723	4,309	4,973	6,564	6,365	6,946
Medical services	1,291	462	952	1,424	1,432	1,553	1,216	1,280	1,094
Drugs	636	156	293	440	593	932	960	931	1,015
Medical supplies.....	222	71	116	168	256	250	327	324	332
Entertainment	4,225	2,213	3,460	4,752	5,221	4,302	3,707	4,228	2,727
Fees and admissions	921	336	716	1,345	1,240	739	652	687	585

See footnotes at end of table.

Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total two or more people	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
Audio and visual equipment and services.....	1,128	708	905	1,117	1,240	1,220	1,202	1,240	1,132
Pets, toys, hobbies, and playground equipment.....	1,108	673	1,097	1,265	1,139	1,105	1,021	1,193	709
Pets	880	(²)	782	974	931	911	868	1,011	607
Toys, hobbies, and playground equipment.....	227	(²)	314	291	208	194	153	182	(²)
Other entertainment supplies, equipment, and services.....	1,068	(²)	742	1,026	1,603	1,239	(²)	(²)	(²)
Personal care products and services	959	623	843	1,012	1,130	1,013	858	902	777
Reading.....	125	(²)	120	108	111	135	157	157	157
Education.....	1,554	2,087	834	1,327	3,089	2,000	453	421	(²)
Tobacco products and smoking supplies	394	259	327	437	407	540	290	346	181
Miscellaneous	1,114	467	905	1,189	1,435	1,154	994	934	1,105
Cash contributions.....	2,976	(²)	1,122	2,159	2,869	3,719	4,998	3,604	(²)
Personal insurance and pensions	10,298	5,480	9,700	12,677	13,869	11,999	4,630	5,473	3,014
Life and other personal insurance.....	620	138	256	585	710	877	716	750	651
Pensions and Social Security.....	9,678	5,342	9,444	12,092	13,159	11,122	3,914	4,723	2,362
Sources of income and personal taxes:									
Income before taxes.....	\$110,773	\$63,062	\$98,461	\$123,412	\$139,963	\$123,913	\$78,857	\$85,348	\$66,408
Wages and salaries.....	88,200	56,868	90,231	110,621	121,506	98,712	31,497	39,152	16,815
Self-employment income.....	7,893	(²)	4,937	8,281	11,511	10,677	4,946	6,025	2,876
Social Security, private and government retirement.....	10,189	(²)	775	1,113	2,416	8,847	36,078	34,095	39,880
Interest, dividends, rental income, and other property income.....	2,542	(²)	590	1,234	(²)	3,653	4,862	4,673	5,225
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	682	881	838	911	564	684	409	443	344
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	985	539	765	1,082	1,134	1,117	893	774	1,122
Other income.....	282	(²)	325	171	489	222	172	186	(²)
Personal taxes (contains some imputed values).....	11,660	(²)	7,427	12,990	19,145	16,970	4,072	5,486	(²)
Federal income taxes.....	9,799	(²)	6,144	10,817	15,822	14,104	4,006	5,170	1,773
Stimulus payment (new UCC Q20202)#.....	-1,560	-1,648	-1,739	-1,912	-1,542	-1,285	-1,326	-1,389	-1,204
State and local income taxes.....	3,304	1,212	2,958	3,988	4,780	4,045	1,310	1,617	722
Other taxes.....	(²)	(²)	65	97	85	106	82	89	69
Income after taxes.....	99,112	61,617	91,034	110,423	120,818	106,943	74,785	79,862	65,048
Addenda:									
Net change in total assets and liabilities.....	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Net change in total assets.....	32,462	(²)	36,167	43,262	28,108	44,821	(²)	(²)	(²)
Net change in total liabilities.....	24,433	(²)	32,183	40,110	30,677	17,697	6,537	9,714	(²)
Other financial information:									
Other money receipts.....	1,015	(²)	482	(²)	(²)	(²)	(²)	973	(²)
Mortgage principal paid on owned property.....	-3,373	-721	-2,278	-3,923	-4,709	-3,922	-2,480	-2,857	-1,756
Estimated market value of owned home.....	309,723	94,712	178,979	290,778	354,196	377,477	367,696	364,609	373,617
Estimated monthly rental value of owned home.....	1,533	483	974	1,467	1,724	1,814	1,799	1,797	1,803

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.

⁵ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.