

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Number of consumer units (in thousands) <sup>1</sup> .....	12,984	471	2,711	5,015	2,980	1,258	549
Consumer unit characteristics:							
Income before taxes.....	\$122,073	\$85,386	\$87,091	\$121,660	\$158,791	\$128,270	\$116,596
Income after taxes.....	116,484	90,394	91,729	114,912	143,188	122,822	116,031
Age of reference person .....	42.3	21.7	30.6	39.5	48.8	58.8	71.0
Average number in consumer unit:							
People .....	5.7	5.8	5.7	5.7	5.7	5.8	5.7
Children under 18 .....	2.7	2.3	3.1	3.2	2.2	1.5	1.5
Adults 65 and older .....	.2	( <sup>2</sup> )	.1	.1	.2	.2	1.5
Earners.....	2.3	2.6	2.0	2.0	2.7	2.9	2.3
Vehicles.....	2.5	2.5	2.2	2.3	2.8	2.8	2.6
Percent distribution:							
Reference person:							
Men .....	45	46	37	43	53	56	40
Women .....	55	54	63	57	47	44	60
Housing tenure:							
Homeowner.....	69	44	56	67	79	78	82
With mortgage .....	51	( <sup>2</sup> )	42	54	61	52	36
Without mortgage .....	18	( <sup>2</sup> )	14	14	18	26	46
Renter .....	31	56	44	33	21	22	( <sup>2</sup> )
Race of reference person:							
Black or African-American .....	13	( <sup>2</sup> )	11	13	10	18	( <sup>2</sup> )
White, Asian, and all other races, not including Black or African-American .....	87	80	89	87	90	82	79
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	31	44	41	28	30	26	( <sup>2</sup> )
Not Hispanic or Latino .....	69	56	58	72	70	74	78
Education of reference person:							
Elementary (1-8).....	7	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
High school (9-12).....	31	58	35	29	25	29	40
College.....	61	41	60	63	67	59	50
Never attended and other.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	96	96	95	96	96	96	95
Average annual expenditures .....	\$92,919	\$60,303	\$76,016	\$95,482	\$111,103	\$94,859	\$80,748
Food .....	13,285	7,902	11,195	12,793	15,656	16,238	14,785
Food at home.....	8,336	4,675	7,413	8,388	9,238	9,358	9,203
Cereals and bakery products.....	1,114	614	949	1,118	1,260	1,271	1,281
Cereals and cereal products .....	372	( <sup>2</sup> )	336	376	423	366	372
Bakery products.....	742	376	613	742	838	905	909
Meats, poultry, fish, and eggs .....	1,847	1,015	1,745	1,874	1,977	2,064	1,833
Beef .....	491	( <sup>2</sup> )	577	472	504	486	437
Pork .....	369	( <sup>2</sup> )	343	373	426	344	362
Other meats.....	252	( <sup>2</sup> )	186	264	295	286	316
Poultry.....	343	( <sup>2</sup> )	294	363	344	438	346
Fish and seafood .....	273	( <sup>2</sup> )	251	276	279	379	255
Eggs.....	118	( <sup>2</sup> )	95	127	129	131	116
Dairy products.....	767	443	646	803	835	796	931
Fresh milk and cream.....	264	206	207	280	288	282	287
Other dairy products.....	503	236	439	523	547	514	643
Fruits and vegetables .....	1,606	938	1,528	1,582	1,768	1,832	1,571
Fresh fruits.....	622	404	586	611	695	684	606
Fresh vegetables .....	476	( <sup>2</sup> )	501	455	508	529	420
Processed fruits.....	216	( <sup>2</sup> )	164	220	250	295	218
Processed vegetables.....	292	( <sup>2</sup> )	277	297	316	324	326
Other food at home.....	3,002	1,665	2,545	3,010	3,397	3,396	3,588
Sugar and other sweets .....	285	( <sup>2</sup> )	273	260	319	( <sup>2</sup> )	335
Fats and oils .....	233	( <sup>2</sup> )	198	227	288	303	196

See footnotes at end of table.

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Miscellaneous foods.....	1,558	830	1,307	1,577	1,738	1,711	2,045
Nonalcoholic beverages.....	816	( <sup>2</sup> )	696	826	904	898	930
Food prepared by consumer unit on out of town trips.....	110	( <sup>2</sup> )	( <sup>2</sup> )	120	149	103	( <sup>2</sup> )
Food away from home.....	4,949	( <sup>2</sup> )	3,781	4,405	6,419	6,880	( <sup>2</sup> )
Alcoholic beverages.....	471	( <sup>2</sup> )	437	501	490	( <sup>2</sup> )	( <sup>2</sup> )
Housing.....	29,569	22,078	25,177	31,134	32,996	29,831	25,319
Shelter.....	16,610	12,800	13,619	17,860	19,086	15,214	13,001
Owned dwellings.....	10,425	( <sup>2</sup> )	6,757	11,368	13,315	10,710	9,153
Mortgage interest and charges.....	4,793	( <sup>2</sup> )	2,921	5,492	6,469	4,033	2,608
Property taxes.....	2,933	1,356	1,843	3,086	3,686	3,599	2,658
Maintenance, repairs, insurance, and other expenses.....	2,699	( <sup>2</sup> )	1,993	2,790	3,159	3,078	( <sup>2</sup> )
Rented dwellings.....	5,017	8,728	6,358	5,346	3,683	3,454	( <sup>2</sup> )
Other lodging.....	1,169	( <sup>2</sup> )	504	1,146	2,088	( <sup>2</sup> )	( <sup>2</sup> )
Utilities, fuels, and public services.....	6,138	5,574	5,502	5,816	6,700	7,391	6,772
Natural gas.....	677	536	479	674	754	930	799
Electricity.....	2,189	2,017	1,968	2,101	2,361	2,516	2,543
Fuel oil and other fuels.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	97	178	( <sup>2</sup> )	( <sup>2</sup> )
Telephone services.....	2,058	1,987	1,857	1,973	2,295	2,380	1,856
Residential phone service, VOIP, and phone cards.....	110	( <sup>2</sup> )	81	88	117	166	347
Cellular phone service.....	1,947	1,936	1,776	1,885	2,178	2,214	1,509
Water and other public services.....	1,027	922	918	972	1,111	1,237	1,217
Household operations.....	2,171	1,079	2,055	2,743	1,955	1,471	1,276
Personal services.....	839	( <sup>2</sup> )	1,050	1,286	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other household expenses.....	1,332	714	1,005	1,456	1,555	1,321	1,199
Housekeeping supplies.....	1,126	752	949	990	1,194	( <sup>2</sup> )	( <sup>2</sup> )
Laundry and cleaning supplies.....	265	( <sup>2</sup> )	252	261	298	( <sup>2</sup> )	( <sup>2</sup> )
Other household products.....	747	( <sup>2</sup> )	588	631	743	( <sup>2</sup> )	( <sup>2</sup> )
Postage and stationery.....	114	( <sup>2</sup> )	98	98	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Household furnishings and equipment.....	3,524	( <sup>2</sup> )	3,051	3,725	4,061	3,475	( <sup>2</sup> )
Household textiles.....	184	( <sup>2</sup> )	( <sup>2</sup> )	140	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Furniture.....	999	( <sup>2</sup> )	814	1,143	1,208	661	( <sup>2</sup> )
Floor coverings.....	34	( <sup>2</sup> )	( <sup>2</sup> )	34	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Major appliances.....	643	( <sup>2</sup> )	639	750	577	458	( <sup>2</sup> )
Small appliances and miscellaneous housewares.....	198	( <sup>2</sup> )	248	174	209	( <sup>2</sup> )	( <sup>2</sup> )
Miscellaneous household equipment.....	1,465	( <sup>2</sup> )	1,191	1,483	1,776	1,765	( <sup>2</sup> )
Apparel and services.....	3,420	( <sup>2</sup> )	2,914	3,317	4,265	3,487	( <sup>2</sup> )
Men and boys.....	1,021	( <sup>2</sup> )	865	974	1,348	( <sup>2</sup> )	( <sup>2</sup> )
Men, 16 and over.....	565	( <sup>2</sup> )	344	533	802	( <sup>2</sup> )	( <sup>2</sup> )
Boys, 2 to 15.....	456	( <sup>2</sup> )	( <sup>2</sup> )	441	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Women and girls.....	1,134	( <sup>2</sup> )	779	1,058	1,584	( <sup>2</sup> )	( <sup>2</sup> )
Women, 16 and over.....	792	( <sup>2</sup> )	519	670	1,136	( <sup>2</sup> )	( <sup>2</sup> )
Girls, 2 to 15.....	341	( <sup>2</sup> )	( <sup>2</sup> )	388	448	( <sup>2</sup> )	( <sup>2</sup> )
Children under 2.....	216	( <sup>2</sup> )	( <sup>2</sup> )	184	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Footwear.....	763	( <sup>2</sup> )	579	757	937	( <sup>2</sup> )	( <sup>2</sup> )
Other apparel products and services.....	286	( <sup>2</sup> )	( <sup>2</sup> )	345	254	( <sup>2</sup> )	( <sup>2</sup> )
Transportation.....	16,683	14,304	15,879	16,400	19,463	15,355	13,209
Vehicle purchases (net outlay).....	6,789	( <sup>2</sup> )	7,462	6,618	7,583	( <sup>2</sup> )	( <sup>2</sup> )
Cars and trucks, new.....	2,480	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Cars and trucks, used.....	4,234	( <sup>2</sup> )	5,428	3,719	4,849	( <sup>2</sup> )	( <sup>2</sup> )
Other vehicles.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
Gasoline, other fuels, and motor oil.....	4,244	3,658	4,094	4,197	4,665	4,378	3,326
Other vehicle expenses.....	4,859	4,528	3,946	4,793	5,873	5,224	3,889
Vehicle finance charges.....	470	( <sup>2</sup> )	527	457	533	407	( <sup>2</sup> )
Maintenance and repairs.....	1,393	( <sup>2</sup> )	1,144	1,406	1,713	1,567	826
Vehicle rental, leases, licenses, and other charges.....	838	( <sup>2</sup> )	499	887	1,139	749	( <sup>2</sup> )
Vehicle insurance.....	2,157	2,774	1,775	2,043	2,489	2,500	1,958
Public and other transportation.....	791	( <sup>2</sup> )	377	792	1,341	717	( <sup>2</sup> )
Healthcare.....	5,833	( <sup>2</sup> )	4,635	5,572	7,081	7,181	7,342
Health insurance.....	3,732	1,112	2,812	3,314	4,819	4,943	5,661
Medical services.....	1,467	( <sup>2</sup> )	1,419	1,696	1,351	1,443	( <sup>2</sup> )
Drugs.....	440	( <sup>2</sup> )	278	375	606	649	782
Medical supplies.....	195	( <sup>2</sup> )	126	188	305	146	( <sup>2</sup> )
Entertainment.....	4,455	1,506	3,248	5,434	4,895	3,778	3,329
Fees and admissions.....	1,088	( <sup>2</sup> )	735	1,483	1,236	430	( <sup>2</sup> )

See footnotes at end of table.

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Audio and visual equipment and services .....	1,109	823	956	1,128	1,249	1,070	1,297
Pets, toys, hobbies, and playground equipment .....	1,189	( <sup>2</sup> )	980	1,488	1,124	( <sup>2</sup> )	( <sup>2</sup> )
Pets .....	901	( <sup>2</sup> )	569	( <sup>2</sup> )	912	( <sup>2</sup> )	( <sup>2</sup> )
Toys, hobbies, and playground equipment .....	288	( <sup>2</sup> )	( <sup>2</sup> )	312	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other entertainment supplies, equipment, and services .....	1,069	( <sup>2</sup> )	578	1,335	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Personal care products and services .....	1,087	455	922	1,144	1,197	1,078	( <sup>2</sup> )
Reading .....	106	( <sup>2</sup> )	104	103	134	( <sup>2</sup> )	( <sup>2</sup> )
Education .....	1,995	( <sup>2</sup> )	767	1,537	4,037	( <sup>2</sup> )	( <sup>2</sup> )
Tobacco products and smoking supplies .....	442	( <sup>2</sup> )	344	466	320	( <sup>2</sup> )	( <sup>2</sup> )
Miscellaneous .....	1,217	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Cash contributions .....	2,885	( <sup>2</sup> )	1,362	( <sup>2</sup> )	3,491	2,101	( <sup>2</sup> )
Personal insurance and pensions .....	11,470	6,666	8,102	12,010	15,111	11,313	7,878
Life and other personal insurance .....	622	( <sup>2</sup> )	242	( <sup>2</sup> )	810	665	( <sup>2</sup> )
Pensions and Social Security .....	10,847	6,518	7,861	11,273	14,301	10,648	7,134
Sources of income and personal taxes:							
Income before taxes .....	\$122,073	\$85,386	\$87,091	\$121,660	\$158,791	\$128,270	\$116,596
Wages and salaries .....	103,492	74,205	77,245	103,588	135,436	104,677	81,275
Self-employment income .....	11,004	( <sup>2</sup> )	5,404	12,467	16,109	( <sup>2</sup> )	( <sup>2</sup> )
Social Security, private and government retirement .....	3,601	( <sup>2</sup> )	1,295	1,521	3,181	7,410	29,131
Interest, dividends, rental income, and other property income .....	1,268	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	1,508	( <sup>2</sup> )	1,455	1,829	894	( <sup>2</sup> )	( <sup>2</sup> )
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	912	( <sup>2</sup> )	872	914	925	( <sup>2</sup> )	( <sup>2</sup> )
Other income .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	168	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Personal taxes (contains some imputed values) .....	( <sup>2</sup> )	( <sup>2</sup> )	-4,639	( <sup>2</sup> )	15,602	( <sup>2</sup> )	( <sup>2</sup> )
Federal income taxes .....	4,691	( <sup>2</sup> )	-3,808	( <sup>2</sup> )	12,646	( <sup>2</sup> )	( <sup>2</sup> )
Stimulus payment (new UCC Q20202)# .....	-2,577	( <sup>2</sup> )	-2,836	-2,772	-2,211	-2,125	<sup>4</sup> -2,592
State and local income taxes .....	3,423	( <sup>2</sup> )	1,938	3,645	5,093	3,246	( <sup>2</sup> )
Other taxes .....	52	( <sup>2</sup> )	( <sup>2</sup> )	40	<sup>4</sup> 74	( <sup>2</sup> )	( <sup>2</sup> )
Income after taxes .....	116,484	90,394	91,729	114,912	143,188	122,822	116,031
Addenda:							
Net change in total assets and liabilities .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total assets .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total liabilities .....	29,255	( <sup>2</sup> )	( <sup>2</sup> )	40,705	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Other financial information:							
Other money receipts .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Mortgage principal paid on owned property .....	-3,863	( <sup>2</sup> )	-2,197	-4,186	-5,574	-3,511	( <sup>2</sup> )
Estimated market value of owned home .....	311,046	174,012	194,574	328,756	403,822	317,731	323,193
Estimated monthly rental value of owned home .....	1,505	881	1,025	1,539	1,892	1,715	1,509

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> 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](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>3</sup> No data reported.

<sup>4</sup> 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.