

**Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

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) .....	92,530	3,572	15,795	18,646	18,357	16,983	19,177	12,375	6,802
Consumer unit characteristics:									
Income before taxes .....	\$98,574	\$55,026	\$83,667	\$107,813	\$122,050	\$116,561	\$71,580	\$79,827	\$56,575
Income after taxes .....	85,050	51,726	74,849	93,729	103,005	96,395	63,983	70,151	52,760
Age of reference person .....	49.8	22.1	30.0	39.5	49.6	59.4	73.2	69.1	80.6
Average number in consumer unit:									
People .....	3.1	2.9	3.3	3.8	3.3	2.7	2.3	2.4	2.2
Children under 18 .....	.8	.6	1.2	1.7	.9	.3	.1	.2	( <sup>1</sup> )
Adults 65 and older .....	.4	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.7	1.7	1.8
Earners .....	1.6	1.9	1.7	1.8	2.0	1.7	.8	.9	.5
Vehicles .....	2.3	1.7	1.9	2.1	2.5	2.6	2.3	2.4	2.0
Percent distribution:									
Reference person:									
Men .....	49	47	46	46	45	51	54	54	55
Women .....	51	53	54	54	55	49	46	46	45
Housing tenure:									
Homeowner .....	70	27	46	63	74	84	88	88	89
With mortgage .....	44	16	38	52	57	50	29	34	20
Without mortgage .....	26	10	9	11	17	34	59	54	69
Renter .....	30	73	54	37	26	16	12	12	11
Race of reference person:									
Black or African-American .....	12	13	15	13	13	12	10	10	8
White, Asian, and all other races .....	88	87	85	87	87	88	90	90	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	16	25	20	22	17	11	7	9	5
Not Hispanic or Latino .....	84	75	80	78	83	89	93	91	95
Education of reference person:									
Elementary (1-8) .....	3	1	2	4	3	3	4	3	4
High school (9-12) .....	29	42	26	26	26	29	33	30	39
College .....	68	57	71	70	71	68	63	66	56
Never attended and other .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	94	86	93	94	94	95	94	95	93
Average annual expenditures .....	\$72,999	\$48,166	\$62,463	\$78,528	\$85,308	\$80,620	\$62,673	\$66,910	\$55,038
Food:									
Food .....	9,495	6,693	8,168	10,610	11,105	9,741	8,414	8,964	7,444
Food at home .....	5,399	3,586	4,478	5,971	6,115	5,731	5,055	5,258	4,700
Cereals and bakery products .....	688	481	542	772	790	714	655	673	622
Cereals and cereal products .....	219	179	192	251	258	223	178	188	162
Bakery products .....	469	303	350	520	532	491	476	485	461
Meats, poultry, fish, and eggs .....	1,168	761	970	1,302	1,306	1,241	1,099	1,135	1,036
Beef .....	320	206	247	394	350	332	298	312	273
Pork .....	222	154	182	227	248	238	227	231	220
Other meats .....	155	74	124	172	180	166	150	152	147
Poultry .....	221	172	211	256	255	214	178	186	165
Fish and seafood .....	178	99	141	173	194	216	181	188	170
Eggs .....	72	55	64	80	79	76	65	68	60
Dairy products .....	534	352	428	610	603	548	514	538	472
Fresh milk and cream .....	170	118	141	201	192	173	154	163	139
Other dairy products .....	364	235	287	409	411	375	360	375	334
Fruits and vegetables .....	1,029	714	877	1,099	1,160	1,072	998	1,041	922
Fresh fruits .....	380	249	322	400	428	399	376	397	340
Fresh vegetables .....	344	236	289	371	397	358	324	338	301
Processed fruits .....	132	106	120	142	138	133	133	135	130
Processed vegetables .....	173	124	147	185	196	182	164	171	152
Other food at home .....	1,981	1,277	1,661	2,188	2,256	2,156	1,789	1,870	1,647
Sugar and other sweets .....	187	105	135	208	211	201	192	195	185
Fats and oils .....	138	74	105	146	162	157	134	138	128
Miscellaneous foods .....	1,064	714	961	1,199	1,193	1,135	913	951	847

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 Survey, 2018-2019 — 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
Nonalcoholic beverages .....	522	353	416	570	603	575	478	503	435
Food prepared by consumer unit on out-of-town trips .....	70	30	45	65	87	88	72	83	51
Food away from home .....	4,096	3,107	3,690	4,639	4,990	4,010	3,359	3,706	2,745
Alcoholic beverages .....	651	335	563	626	743	783	611	716	427
Housing.....	22,999	16,785	21,491	25,524	25,737	23,859	19,607	20,877	17,313
Shelter .....	13,149	10,712	12,909	14,843	14,892	13,337	10,319	10,977	9,122
Owned dwellings .....	8,029	1,984	5,146	8,775	10,122	9,737	7,289	7,870	6,232
Mortgage interest and charges .....	3,434	1,012	2,828	4,667	4,727	3,675	1,735	2,122	1,031
Property taxes .....	2,571	581	1,316	2,458	3,248	3,296	2,794	2,961	2,488
Maintenance, repairs, insurance, other expenses .....	2,024	391	1,002	1,651	2,147	2,766	2,760	2,787	2,713
Rented dwellings.....	4,047	8,412	7,241	5,189	3,450	2,106	1,784	1,682	1,968
Other lodging.....	1,073	317	522	879	1,320	1,494	1,246	1,424	922
Utilities, fuels, and public services .....	4,697	3,330	3,846	4,818	5,313	5,168	4,528	4,691	4,231
Natural gas.....	469	223	339	481	525	540	493	491	495
Electricity.....	1,690	1,212	1,430	1,742	1,805	1,833	1,708	1,751	1,628
Fuel oil and other fuels.....	133	39	66	84	150	178	197	191	208
Telephone services.....	1,675	1,417	1,452	1,763	2,025	1,817	1,362	1,476	1,156
Residential phone service, VOIP, and phone cards.....	217	62	75	132	212	293	384	356	434
Cellular phone service .....	1,458	1,355	1,378	1,631	1,813	1,524	978	1,120	721
Water and other public services .....	730	438	559	748	809	799	769	782	745
Household operations .....	1,845	900	2,056	2,594	1,741	1,474	1,547	1,565	1,515
Personal services.....	638	293	1,205	1,480	366	101	154	115	325
Other household expenses.....	1,207	608	851	1,114	1,375	1,373	1,393	1,451	1,290
Housekeeping supplies .....	873	424	609	881	1,011	979	962	1,029	846
Laundry and cleaning supplies .....	216	128	161	258	246	233	200	210	182
Other household products.....	518	228	357	507	602	589	587	632	507
Postage and stationery .....	139	68	91	116	164	158	176	187	156
Household furnishings and equipment.....	2,435	1,420	2,071	2,388	2,779	2,901	2,251	2,616	1,599
Household textiles.....	140	94	88	117	171	195	137	171	77
Furniture.....	632	438	646	700	674	722	470	594	246
Floor coverings.....	30	10	18	24	36	37	36	45	22
Major appliances.....	380	273	286	391	428	443	364	411	280
Small appliances, miscellaneous housewares .....	139	113	124	124	155	151	146	167	110
Miscellaneous household equipment.....	1,114	491	909	1,033	1,313	1,352	1,096	1,228	865
Apparel and services .....	2,239	1,500	2,303	2,714	2,643	2,176	1,566	1,762	1,220
Men and boys .....	524	345	550	635	666	465	352	363	332
Men, 16 and over .....	388	292	400	361	491	398	321	326	312
Boys, 2 to 15 .....	136	53	149	274	176	67	31	37	20
Women and girls .....	870	489	705	1,079	1,087	908	651	750	479
Women, 16 and over.....	720	438	543	824	872	804	613	709	446
Girls, 2 to 15.....	149	51	161	255	215	104	38	41	34
Children under 2.....	99	144	240	115	48	74	26	39	35
Footwear.....	489	362	534	623	562	433	334	370	271
Other apparel products and services .....	257	160	274	261	280	297	203	241	134
Transportation .....	12,684	10,410	11,807	14,219	14,310	13,633	9,943	10,930	8,148
Vehicle purchases (net outlay).....	5,161	4,614	5,045	6,294	5,383	5,526	3,723	4,101	3,034
Cars and trucks, new .....	2,350	1,577	1,978	2,734	2,418	2,502	2,230	2,485	1,765
Cars and trucks, used.....	2,736	2,928	2,987	3,459	2,899	2,973	1,425	1,513	1,265
Other vehicles .....	75	<sup>3</sup> 109	79	101	67	51	<sup>3</sup> 68	<sup>3</sup> 104	<sup>3</sup> 4
Gasoline, other fuels, and motor oil .....	2,529	2,144	2,431	2,805	2,945	2,665	1,895	2,102	1,518
Other vehicle expenses.....	4,053	3,093	3,607	4,233	4,843	4,405	3,361	3,656	2,827
Vehicle finance charges.....	295	241	336	326	347	313	176	218	99
Maintenance and repairs .....	1,021	679	789	1,041	1,176	1,200	952	1,051	772
Vehicle rental, leases, licenses, and other charges .....	939	512	846	1,022	1,157	964	782	843	670
Vehicle insurance.....	1,798	1,662	1,635	1,843	2,163	1,928	1,452	1,542	1,287
Public and other transportation .....	941	559	725	888	1,139	1,037	964	1,071	768
Healthcare .....	5,895	2,182	3,593	4,994	5,875	7,010	8,400	8,125	8,899
Health insurance .....	4,064	1,352	2,543	3,392	4,020	4,700	5,955	5,817	6,206
Medical services.....	1,081	557	717	1,071	1,111	1,382	1,194	1,134	1,303
Drugs.....	546	213	234	386	525	688	922	862	1,031
Medical supplies.....	204	60	99	145	218	240	329	312	360
Entertainment .....	3,747	1,835	2,725	3,860	4,397	4,693	3,397	3,966	2,370
Fees and admissions .....	1,020	348	684	1,293	1,247	1,329	661	738	521
Audio and visual equipment and services .....	1,136	738	887	1,096	1,305	1,264	1,179	1,218	1,108

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 Survey, 2018-2019 — 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
Pets, toys, hobbies, and playground equipment.....	954	579	808	1,046	1,118	1,080	803	935	571
Pets.....	775	465	626	743	960	925	687	812	465
Toys, hobbies, and playground equipment.....	179	114	182	302	157	155	116	123	105
Other entertainment supplies, equipment, and services.....	638	170	346	425	727	1,021	754	1,074	170
Personal care products and services.....	899	574	696	967	1,091	959	836	864	784
Reading.....	106	42	57	102	96	114	168	175	155
Education.....	1,723	1,749	1,163	1,260	3,300	2,364	553	657	365
Tobacco products and smoking supplies.....	373	317	382	382	407	459	258	298	186
Miscellaneous.....	1,042	421	669	1,027	1,254	1,316	1,032	1,028	1,042
Cash contributions.....	2,181	561	913	1,959	2,294	2,678	3,193	3,288	3,020
Personal insurance and pensions.....	8,964	4,764	7,933	10,285	12,056	10,837	4,694	5,260	3,664
Life and other personal insurance.....	611	138	243	506	743	913	710	759	620
Pensions and Social Security.....	8,353	4,626	7,690	9,779	11,313	9,924	3,984	4,501	3,044
Sources of income and personal taxes:									
Money income before taxes.....	\$98,574	\$55,026	\$83,667	\$107,813	\$122,050	\$116,561	\$71,580	\$79,827	\$56,575
Wages and salaries.....	79,170	50,411	77,382	97,083	107,360	95,181	27,416	34,778	14,022
Self-employment income.....	7,050	2,376	3,855	7,328	9,215	8,655	6,786	8,987	2,782
Social Security, private and government retirement.....	8,917	836	581	1,155	2,149	8,878	31,351	29,931	33,934
Interest, dividends, rental income, other property income.....	2,089	144	428	764	1,923	2,547	4,863	4,884	4,826
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	484	533	667	540	508	469	261	284	219
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	585	240	450	674	643	616	589	557	647
Other income.....	280	487	304	270	253	214	313	406	146
Personal taxes (contains some imputed values).....	13,525	3,300	8,818	14,084	19,045	20,165	7,597	9,676	3,815
Federal income taxes.....	10,498	2,204	6,386	10,673	14,824	16,071	6,180	7,821	3,195
State and local income taxes.....	2,940	1,063	2,383	3,366	4,037	3,991	1,356	1,784	577
Other taxes.....	87	<sup>3</sup> 33	49	46	184	103	60	70	42
Income after taxes.....	85,050	51,726	74,849	93,729	103,005	96,395	63,983	70,151	52,760
Addenda:									
Net change in total assets and liabilities.....	\$14,213	\$5,530	\$3,622	\$10,316	\$17,842	\$17,096	\$22,316	\$27,976	\$12,017
Net change in total assets.....	28,107	15,865	26,883	31,241	31,350	27,447	25,828	32,738	13,254
Net change in total liabilities.....	13,894	10,335	23,261	20,925	13,509	10,351	3,512	4,762	1,237
Other financial information:									
Other money receipts.....	976	424	364	873	446	2,156	1,147	1,604	316
Mortgage principal paid on owned property.....	-2,805	-633	-1,574	-3,192	-3,870	-3,573	-2,150	-2,513	-1,489
Estimated market value of owned home.....	235,351	48,257	119,042	215,900	280,450	297,882	286,358	285,897	287,195
Estimated monthly rental value of owned home.....	1,247	333	712	1,168	1,438	1,534	1,500	1,516	1,471
Gifts of goods and services, total.....	1,422	442	647	895	2,267	2,023	1,429	1,591	1,140
Food.....	110	19	64	54	163	189	98	125	49
Alcoholic beverages.....	16	<sup>2</sup>	14	14	25	14	18	22	10
Housing.....	282	99	142	170	384	399	342	437	172
Housekeeping supplies.....	33	<sup>4</sup>	17	25	46	37	47	60	23
Household textiles.....	14	<sup>2</sup>	6	<sup>8</sup>	19	25	14	20	<sup>3</sup>
Appliances and miscellaneous housewares.....	27	<sup>5</sup>	18	19	24	27	50	71	<sup>12</sup>
Major appliances.....	9	<sup>1</sup>	<sup>2</sup>	7	13	12	11	16	<sup>3</sup>
Small appliances and miscellaneous housewares.....	18	<sup>4</sup>	16	12	11	15	39	55	<sup>9</sup>
Miscellaneous household equipment.....	54	16	36	32	44	87	79	83	72
Other housing.....	154	72	66	86	251	224	153	202	62
Apparel and services.....	248	138	180	266	285	296	234	249	207
Males, 2 and over.....	56	<sup>27</sup>	36	33	82	70	67	75	52
Females, 2 and over.....	93	45	51	117	108	93	100	111	82
Children under 2.....	38	<sup>7</sup>	51	37	35	58	19	28	<sup>5</sup>
Other apparel products and services.....	61	<sup>59</sup>	42	78	60	75	47	36	68
Jewelry and watches.....	6	<sup>4</sup>	<sup>2</sup>	3	10	10	5	5	<sup>5</sup>

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 Survey, 2018-2019 — 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
All other apparel products and services .....	55	<sup>3</sup> 56	40	76	49	65	42	30	<sup>3</sup> 63
Transportation .....	133	88	36	158	200	138	129	116	153
Healthcare .....	27	<sup>3</sup> 4	<sup>3</sup> 7	20	36	52	21	22	<sup>3</sup> 20
Entertainment .....	113	49	52	91	157	163	111	121	93
Toys, games, arts and crafts, and tricycles .....	39	<sup>3</sup> 23	22	50	33	52	40	47	<sup>3</sup> 27
Other entertainment .....	74	27	30	42	123	111	71	73	66
Personal care products and services .....	21	13	17	14	16	26	33	26	46
Reading .....	3	<sup>3</sup> 2	1	2	4	4	5	6	2
Education.....	354	<sup>3</sup> 4	<sup>3</sup> 72	37	903	582	236	247	215
All other gifts.....	115	23	60	70	94	160	203	220	173

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020