

**Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020**

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) <sup>1</sup> .....	92,229	3,322	15,650	18,831	18,017	17,066	19,343	12,567	6,777
Consumer unit characteristics:									
Income before taxes .....	\$101,570	\$57,885	\$87,443	\$111,861	\$125,111	\$119,902	\$72,382	\$79,349	\$59,462
Income after taxes .....	88,975	55,271	79,871	98,696	107,684	98,998	66,395	71,622	56,703
Age of reference person .....	50.0	22.2	30.1	39.5	49.6	59.5	73.1	69.1	80.5
Average number in consumer unit:									
People .....	3.1	2.8	3.3	3.8	3.3	2.7	2.3	2.4	2.3
Children under 18 .....	.8	.5	1.2	1.7	.9	.3	.1	.1	.1
Adults 65 and older .....	.4	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	1.7	1.7	1.8
Earners .....	1.6	1.9	1.8	1.8	2.0	1.7	.8	.9	.5
Vehicles .....	2.3	1.8	1.9	2.1	2.5	2.6	2.2	2.4	1.9
Percent distribution:									
Reference person:									
Men .....	48	51	47	47	46	48	54	53	55
Women .....	52	49	53	53	54	52	46	47	45
Housing tenure:									
Homeowner .....	71	27	48	65	75	82	88	87	90
With mortgage .....	45	17	39	54	58	49	30	35	21
Without mortgage .....	26	10	9	11	17	33	58	53	69
Renter .....	29	73	52	35	25	18	12	13	10
Race of reference person:									
Black or African-American .....	12	12	14	14	13	12	10	11	8
White, Asian, and all other races .....	88	88	86	86	87	88	90	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	16	28	21	21	18	13	8	9	6
Not Hispanic or Latino .....	84	72	79	79	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) .....	28	38	28	23	25	28	34	31	39
College .....	69	60	70	73	72	68	63	66	58
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> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	94	89	93	94	95	95	94	95	94
Average annual expenditures .....	\$72,291	\$50,093	\$62,718	\$78,978	\$83,984	\$79,107	\$60,418	\$64,111	\$53,553
Food:									
Food .....	9,139	6,826	8,017	10,253	10,539	9,386	7,834	8,274	7,009
Food at home .....	5,679	3,653	4,707	6,337	6,414	6,023	5,186	5,452	4,686
Cereals and bakery products .....	730	511	575	861	815	750	669	690	630
Cereals and cereal products .....	240	200	208	290	267	247	194	204	176
Bakery products .....	489	311	367	571	548	503	475	486	454
Meats, poultry, fish, and eggs .....	1,238	818	1,038	1,331	1,391	1,350	1,142	1,206	1,023
Beef .....	348	240	279	397	383	372	319	338	283
Pork .....	242	162	193	238	270	279	243	249	231
Other meats .....	161	107	131	184	182	168	147	163	119
Poultry .....	227	153	216	241	265	246	181	192	163
Fish and seafood .....	189	92	155	193	212	213	187	199	166
Eggs .....	72	65	64	79	80	72	64	66	61
Dairy products .....	549	341	448	617	616	561	526	557	469
Fresh milk and cream .....	171	112	147	198	191	171	156	165	141
Other dairy products .....	378	228	302	419	426	389	370	392	329
Fruits and vegetables .....	1,094	726	903	1,204	1,226	1,133	1,046	1,094	957
Fresh fruits .....	394	239	330	430	449	405	378	404	330
Fresh vegetables .....	360	251	296	389	402	382	344	360	315
Processed fruits .....	139	106	121	161	147	140	132	132	132
Processed vegetables .....	200	130	156	224	229	206	192	198	180
Other food at home .....	2,068	1,257	1,742	2,323	2,366	2,230	1,802	1,906	1,608
Sugar and other sweets .....	195	119	153	225	220	204	184	180	189
Fats and oils .....	147	89	112	156	176	159	137	139	134
Miscellaneous foods .....	1,128	646	1,016	1,296	1,275	1,186	949	1,006	840

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, 2019-2020 — 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 .....	531	372	420	581	616	594	466	498	408
Food prepared by consumer unit on out-of-town trips .....	67	32	41	65	79	87	66	82	36
Food away from home .....	3,461	3,172	3,311	3,916	4,125	3,363	2,648	2,822	2,323
Alcoholic beverages .....	591	282	481	518	674	760	577	673	397
Housing.....	23,528	17,307	22,308	26,396	26,168	24,106	19,826	21,031	17,585
Shelter .....	13,551	10,942	13,468	15,422	15,316	13,622	10,538	11,258	9,202
Owned dwellings .....	8,451	1,853	5,821	9,317	10,529	9,762	7,777	8,319	6,774
Mortgage interest and charges .....	3,530	863	3,078	4,785	4,927	3,511	1,848	2,269	1,067
Property taxes .....	2,642	538	1,449	2,572	3,167	3,349	2,924	3,019	2,748
Maintenance, repairs, insurance, other expenses .....	2,279	452	1,294	1,961	2,434	2,901	3,006	3,031	2,959
Rented dwellings.....	4,087	8,724	7,221	5,178	3,602	2,353	1,673	1,741	1,547
Other lodging.....	1,013	365	426	927	1,184	1,507	1,087	1,199	881
Utilities, fuels, and public services .....	4,742	3,327	3,957	4,837	5,389	5,181	4,538	4,648	4,333
Natural gas.....	470	248	353	474	524	527	496	474	538
Electricity.....	1,699	1,216	1,446	1,736	1,829	1,838	1,706	1,753	1,620
Fuel oil and other fuels.....	121	432	74	90	132	148	170	165	180
Telephone services.....	1,687	1,400	1,484	1,756	2,045	1,833	1,370	1,463	1,197
Residential phone service, VOIP, and phone cards.....	196	57	65	116	193	255	353	322	409
Cellular phone service .....	1,491	1,343	1,418	1,640	1,852	1,579	1,017	1,141	788
Water and other public services .....	766	431	601	781	858	835	795	793	798
Household operations .....	1,785	906	1,936	2,536	1,688	1,445	1,472	1,461	1,494
Personal services.....	559	247	1,050	1,324	306	76	135	85	4227
Other household expenses.....	1,226	659	886	1,213	1,383	1,369	1,337	1,376	1,267
Housekeeping supplies .....	940	433	686	864	1,094	1,132	997	1,071	859
Laundry and cleaning supplies .....	207	128	144	213	246	233	207	219	184
Other household products.....	590	250	433	536	691	720	620	681	508
Postage and stationery .....	143	55	109	115	156	178	170	172	168
Household furnishings and equipment.....	2,510	1,699	2,261	2,737	2,682	2,727	2,281	2,593	1,698
Household textiles.....	140	86	104	156	163	178	110	130	72
Furniture.....	634	568	651	779	685	667	412	466	313
Floor coverings.....	33	9	25	40	32	29	41	40	45
Major appliances.....	405	295	347	463	395	450	384	449	265
Small appliances, miscellaneous housewares .....	143	90	132	141	164	167	122	132	104
Miscellaneous household equipment.....	1,155	650	1,002	1,158	1,242	1,236	1,211	1,377	899
Apparel and services .....	1,944	1,653	2,020	2,408	2,317	1,775	1,276	1,400	1,045
Men and boys .....	461	394	466	583	623	373	276	269	290
Men, 16 and over .....	333	326	317	326	473	311	244	229	272
Boys, 2 to 15 .....	128	68	150	256	149	62	33	40	18
Women and girls .....	721	456	594	912	942	660	533	603	401
Women, 16 and over.....	590	394	434	680	773	589	493	560	369
Girls, 2 to 15.....	131	62	160	232	170	71	39	43	32
Children under 2.....	94	95	212	129	51	62	31	40	415
Footwear.....	435	543	487	551	468	409	251	276	205
Other apparel products and services .....	232	165	260	233	232	271	186	213	134
Transportation .....	12,292	11,328	11,359	14,124	14,293	12,804	9,115	10,020	7,437
Vehicle purchases (net outlay).....	5,401	5,626	4,982	6,786	6,141	5,450	3,620	4,083	2,762
Cars and trucks, new .....	2,461	1,985	1,913	2,915	2,517	2,846	2,150	2,423	1,644
Cars and trucks, used .....	2,884	3,634	3,009	3,800	3,558	2,563	1,416	1,578	1,116
Other vehicles .....	56	47	60	70	65	441	454	481	43
Gasoline, other fuels, and motor oil .....	2,196	2,010	2,143	2,428	2,595	2,296	1,584	1,749	1,277
Other vehicle expenses.....	4,092	3,301	3,745	4,294	4,879	4,350	3,351	3,543	2,995
Vehicle finance charges.....	317	249	360	372	381	312	186	228	106
Maintenance and repairs .....	1,009	711	817	1,030	1,206	1,149	886	949	769
Vehicle rental, leases, licenses, and other charges .....	918	634	848	999	1,117	888	788	786	791
Vehicle insurance.....	1,848	1,706	1,720	1,892	2,176	2,001	1,491	1,579	1,329
Public and other transportation .....	604	393	489	615	679	709	560	645	402
Healthcare .....	6,004	2,097	3,785	5,143	6,087	6,996	8,359	8,162	8,725
Health insurance .....	4,208	1,433	2,701	3,576	4,188	4,746	6,062	5,929	6,307
Medical services.....	1,056	410	738	1,029	1,189	1,348	1,070	1,084	1,044
Drugs.....	539	190	246	386	498	680	903	848	1,004
Medical supplies.....	201	64	102	152	212	222	326	302	370
Entertainment .....	3,549	1,669	2,699	3,930	3,951	4,453	3,006	3,301	2,458
Fees and admissions .....	823	233	497	1,055	989	1,106	555	586	496
Audio and visual equipment and services .....	1,149	737	918	1,100	1,277	1,302	1,198	1,217	1,164

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, 2019-2020 — 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.....	977	556	815	1,166	974	1,268	740	869	498
Pets.....	786	479	628	845	795	1,123	601	709	400
Toys, hobbies, and playground equipment.....	191	77	187	321	179	144	139	160	99
Other entertainment supplies, equipment, and services.....	600	143	468	609	712	777	514	629	300
Personal care products and services.....	829	577	664	880	1,014	889	730	730	728
Reading.....	110	47	61	103	108	112	169	143	216
Education.....	1,668	2,051	1,261	1,260	3,182	2,049	583	599	555
Tobacco products and smoking supplies.....	355	276	359	354	387	423	275	317	198
Miscellaneous.....	997	403	633	1,007	1,157	1,230	1,029	1,114	870
Cash contributions.....	2,379	552	930	2,139	2,157	3,241	3,547	3,417	3,789
Personal insurance and pensions.....	8,905	5,026	8,141	10,462	11,949	10,883	4,091	4,928	2,541
Life and other personal insurance.....	624	153	260	520	769	917	707	775	580
Pensions and Social Security.....	8,281	4,873	7,880	9,942	11,180	9,966	3,385	4,153	1,960
Sources of income and personal taxes:									
Income before taxes.....	\$101,570	\$57,885	\$87,443	\$111,861	\$125,111	\$119,902	\$72,382	\$79,349	\$59,462
Wages and salaries.....	81,251	52,563	80,872	100,412	109,944	96,386	27,753	34,462	15,312
Self-employment income.....	7,396	3,213	3,795	7,641	8,818	10,714	6,538	8,473	2,950
Social Security, private and government retirement.....	9,239	887	612	1,268	3,032	8,207	32,107	30,512	35,064
Interest, dividends, rental income, other property income.....	2,065	69	406	829	1,635	2,828	4,680	4,587	4,852
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	491	385	586	573	488	553	301	335	240
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	851	372	868	918	879	959	732	677	832
Other income.....	276	396	304	219	315	254	271	302	212
Personal taxes (contains some imputed values).....	12,595	2,614	7,571	13,165	17,427	20,904	5,987	7,728	2,759
Federal income taxes.....	10,642	2,233	6,214	10,715	14,522	17,713	5,744	7,120	3,194
Stimulus payment (new UCC Q20202)#.....	-1,139	-715	-1,180	-1,153	-1,154	-1,133	-1,157	-1,183	-1,109
State and local income taxes.....	3,011	1,067	2,485	3,546	3,952	4,193	1,330	1,709	628
Other taxes.....	81	429	52	57	107	130	69	81	46
Income after taxes.....	88,975	55,271	79,871	98,696	107,684	98,998	66,395	71,622	56,703
Addenda:									
Net change in total assets and liabilities.....	\$8,439	\$2,646	-\$2,992	\$2,783	\$7,111	\$21,691	\$13,731	\$14,024	\$13,188
Net change in total assets.....	29,273	15,301	29,243	35,166	28,826	36,969	19,583	20,675	17,559
Net change in total liabilities.....	20,834	12,655	32,235	32,383	21,715	15,278	5,852	6,651	4,371
Other financial information:									
Other money receipts.....	1,841	182	328	586	545	7,141	1,102	1,371	603
Mortgage principal paid on owned property.....	-2,897	-602	-1,680	-3,219	-3,959	-3,713	-2,253	-2,684	-1,454
Estimated market value of owned home.....	245,883	49,881	128,273	227,157	280,717	309,452	304,403	301,519	309,750
Estimated monthly rental value of owned home.....	1,300	324	766	1,239	1,473	1,572	1,558	1,557	1,558

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

<sup>2</sup> Value is too small to display.

<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.