

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

Item	Total two 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	44,006	1,938	6,181	4,122	5,702	10,309	15,754	10,032	5,722
Consumer unit characteristics:									
Income before taxes	\$96,710	\$55,880	\$106,387	\$115,540	\$112,335	\$114,861	\$75,477	\$82,896	\$62,469
Income after taxes	85,199	53,380	92,224	99,001	95,670	97,244	71,072	76,717	61,173
Age of reference person	55.5	22.3	29.4	39.1	50.0	59.9	73.3	69.3	80.4
Average number in consumer unit:									
People	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	(²)	.1	.2	.1	(³)	(²)	(²)	(²)
Adults 65 and older7	(²)	(²)	(²)	(³)	.2	1.7	1.7	1.8
Earners	1.2	1.7	1.8	1.6	1.6	1.3	.6	.7	.3
Vehicles	2.1	1.5	1.8	1.8	2.0	2.4	2.2	2.4	1.9
Percent distribution:									
Reference person:									
Men	51	46	55	53	43	46	55	52	59
Women	49	54	45	47	57	54	45	48	41
Housing tenure:									
Homeowner	73	20	45	59	70	82	88	89	87
With mortgage	37	12	37	47	47	45	29	35	19
Without mortgage	35	8	7	12	23	37	59	54	68
Renter	27	80	55	41	30	18	12	11	13
Race of reference person:									
Black or African-American	10	9	11	15	15	10	8	7	8
White, Asian, and all other races, not including Black or African-American	90	91	89	85	85	90	92	93	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	19	16	17	15	10	7	8	5
Not Hispanic or Latino	89	81	84	83	85	90	93	92	95
Education of reference person:									
Elementary (1-8)	2	(²)	(²)	(²)	(²)	2	2	2	(²)
High school (9-12)	27	36	19	24	26	29	29	26	34
College	71	63	81	75	71	69	69	72	63
Never attended and other	(³)	(⁴)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	94	88	93	90	92	95	95	96	94
Average annual expenditures	\$73,028	\$52,930	\$71,944	\$73,780	\$76,641	\$81,630	\$68,783	\$71,351	\$64,395
Food									
Food at home	5,389	3,528	4,563	5,230	5,332	5,998	5,615	5,656	5,548
Cereals and bakery products	659	398	569	626	653	684	720	712	733
Cereals and cereal products	196	134	190	204	200	197	201	198	207
Bakery products	463	264	379	422	453	488	519	514	527
Meats, poultry, fish, and eggs	1,140	806	909	1,053	1,146	1,339	1,169	1,196	1,125
Beef	302	202	212	290	317	367	305	313	294
Pork	228	186	169	192	220	264	246	255	232
Other meats	163	121	138	146	158	199	161	162	159
Poultry	195	147	185	192	223	231	174	186	155
Fish and seafood	177	99	133	142	154	198	207	208	206
Eggs	76	50	72	91	74	79	75	72	80
Dairy products	510	328	400	482	490	542	569	569	569
Fresh milk and cream	153	104	118	148	151	169	165	173	153
Other dairy products	357	224	282	335	340	373	403	396	416
Fruits and vegetables	1,050	698	886	1,017	966	1,137	1,138	1,136	1,140
Fresh fruits	381	212	314	325	336	418	433	437	428
Fresh vegetables	339	232	297	335	319	369	357	365	344
Processed fruits	136	113	102	143	118	140	153	140	175
Processed vegetables	194	140	173	214	193	210	194	195	193
Other food at home	2,030	1,299	1,799	2,052	2,076	2,295	2,020	2,042	1,981
Sugar and other sweets	190	80	154	171	172	209	217	212	224
Fats and oils	145	108	125	151	141	150	153	156	150
Miscellaneous foods	1,059	699	989	1,100	1,082	1,186	1,031	1,011	1,064

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total two 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.....	548	363	461	566	592	634	531	564	477
Food prepared by consumer unit on out of town trips.....	88	48	69	63	89	116	88	100	(²)
Food away from home.....	3,412	2,753	4,371	3,796	3,620	3,543	2,843	3,129	2,364
Alcoholic beverages.....	796	551	1,020	937	822	843	660	765	482
Housing.....	23,844	19,452	24,921	24,584	24,202	25,122	22,805	23,867	20,991
Shelter.....	13,923	13,328	17,079	15,243	14,189	14,188	12,143	12,847	10,907
Owned dwellings.....	8,322	1,836	6,776	7,888	8,422	9,650	8,934	9,606	7,754
Mortgage interest and charges.....	2,719	574	3,306	3,731	3,356	3,455	1,776	2,137	1,144
Property taxes.....	2,750	496	1,735	2,160	2,432	3,452	3,236	3,390	2,967
Maintenance, repairs, insurance, and other expenses.....	2,852	(²)	1,734	1,997	2,634	2,743	3,921	4,079	3,643
Rented dwellings.....	4,201	10,905	9,324	6,503	4,267	2,591	1,792	1,682	1,986
Other lodging.....	1,401	587	978	852	1,499	1,946	1,417	1,560	1,167
Utilities, fuels, and public services.....	4,519	2,754	3,491	4,221	4,803	4,966	4,822	4,859	4,756
Natural gas.....	504	267	344	468	469	572	573	560	597
Electricity.....	1,679	1,170	1,348	1,548	1,815	1,795	1,780	1,777	1,785
Fuel oil and other fuels.....	168	(²)	77	(²)	129	208	233	218	258
Telephone services.....	1,430	941	1,210	1,476	1,623	1,600	1,383	1,453	1,259
Residential phone service, VOIP, and phone cards.....	191	(²)	(²)	75	126	190	324	286	391
Cellular phone service.....	1,239	921	1,166	1,400	1,497	1,410	1,059	1,167	869
Water and other public services.....	739	357	512	653	767	791	853	851	856
Household operations.....	1,567	821	1,178	1,567	1,429	1,638	1,814	1,709	1,999
Personal services.....	110	(²)	(²)	253	(²)	(²)	(²)	(²)	(²)
Other household expenses.....	1,456	793	1,053	1,314	1,330	1,567	1,706	1,645	1,815
Housekeeping supplies.....	856	412	640	567	793	1,023	987	1,003	961
Laundry and cleaning supplies.....	173	96	140	114	224	202	177	171	185
Other household products.....	538	(²)	(²)	344	449	647	644	675	594
Postage and stationery.....	145	(²)	113	108	119	(²)	166	157	181
Household furnishings and equipment.....	2,980	2,136	2,533	2,986	2,988	3,307	3,040	3,449	2,369
Household textiles.....	138	(²)	(²)	(²)	178	164	138	149	(²)
Furniture.....	822	578	803	962	898	853	775	733	(²)
Floor coverings.....	38	13	37	(²)	(²)	53	30	33	(²)
Major appliances.....	478	268	350	363	436	634	498	532	440
Small appliances and miscellaneous housewares.....	154	96	163	115	142	166	163	188	121
Miscellaneous household equipment.....	1,350	1,125	1,096	1,362	1,296	1,437	1,436	1,813	815
Apparel and services.....	1,618	1,223	2,254	1,891	1,840	1,590	1,280	1,460	986
Men and boys.....	347	(²)	463	351	335	386	290	364	169
Men, 16 and over.....	319	(²)	415	288	300	358	278	347	165
Boys, 2 to 15.....	28	(⁴)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Women and girls.....	672	(²)	(²)	702	810	615	530	591	431
Women, 16 and over.....	639	(²)	(²)	618	786	587	513	570	420
Girls, 2 to 15.....	33	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Children under 2.....	20	(²)	(²)	(²)	(²)	(²)	(²)	510	(²)
Footwear.....	299	(²)	319	408	327	301	254	274	221
Other apparel products and services.....	280	191	423	(²)	342	250	196	220	156
Transportation.....	11,730	11,718	12,044	11,390	14,030	13,156	9,932	11,028	8,012
Vehicle purchases (net outlay).....	4,480	5,315	4,385	3,693	6,001	5,230	3,580	4,024	2,801
Cars and trucks, new.....	2,265	(²)	(²)	(²)	2,987	2,702	1,983	2,295	(²)
Cars and trucks, used.....	2,135	3,378	2,118	1,847	2,922	2,423	1,591	1,719	1,366
Other vehicles.....	80	5462	(²)	(²)	(²)	5105	(²)	(²)	(⁴)
Gasoline, other fuels, and motor oil.....	2,618	2,808	2,633	2,672	3,016	2,987	2,188	2,461	1,708
Other vehicle expenses.....	3,916	3,167	4,059	4,302	4,238	4,227	3,533	3,804	3,058
Vehicle finance charges.....	278	307	335	335	333	354	168	194	122
Maintenance and repairs.....	1,198	677	1,168	1,232	1,260	1,321	1,164	1,274	975
Vehicle rental, leases, licenses, and other charges.....	843	(²)	868	1,041	843	849	799	891	637
Vehicle insurance.....	1,597	1,524	1,687	1,694	1,803	1,703	1,401	1,445	1,324
Public and other transportation.....	716	427	967	723	775	712	631	738	445
Healthcare.....	6,686	1,395	3,726	4,810	5,287	7,254	9,123	8,959	9,405
Health insurance.....	4,596	841	2,486	3,054	3,556	4,736	6,573	6,342	6,978
Medical services.....	1,187	358	853	1,218	997	1,565	1,233	1,341	1,043
Drugs.....	670	141	277	384	560	721	970	931	1,035
Medical supplies.....	234	54	111	154	174	233	347	345	350
Entertainment.....	3,947	2,534	3,692	4,282	3,744	4,411	3,895	4,545	2,775
Fees and admissions.....	686	472	763	691	595	709	696	729	635
Audio and visual equipment and services.....	1,081	612	839	999	1,043	1,177	1,207	1,246	1,138
Pets, toys, hobbies, and playground equipment.....	1,096	(²)	1,289	1,245	977	1,131	1,033	1,234	702

See footnotes at end of table.

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Item	Total two 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	928	(²)	1,069	1,001	805	966	894	1,052	632
Toys, hobbies, and playground equipment.....	169	(²)	(²)	(²)	172	165	139	181	69
Other entertainment supplies, equipment, and services.....	1,084	(²)	801	(²)	(²)	1,394	(²)	(²)	(²)
Personal care products and services	869	614	859	877	930	938	836	862	792
Reading.....	139	(²)	134	119	89	135	169	165	174
Education.....	1,047	(²)	1,055	662	1,832	1,475	384	(²)	(²)
Tobacco products and smoking supplies	388	186	269	490	600	569	238	293	143
Miscellaneous	1,035	(²)	922	1,092	1,052	1,158	1,045	997	1,126
Cash contributions.....	3,595	(²)	939	1,444	2,247	4,152	5,705	4,083	(²)
Personal insurance and pensions	8,533	5,207	11,177	12,176	11,014	11,286	4,252	5,210	2,572
Life and other personal insurance.....	591	(²)	246	322	467	860	722	782	617
Pensions and Social Security.....	7,942	5,080	10,930	11,854	10,547	10,427	3,530	4,428	(²)
Sources of income and personal taxes:									
Income before taxes	\$96,710	\$55,880	\$106,387	\$115,540	\$112,335	\$114,861	\$75,477	\$82,896	\$62,469
Wages and salaries.....	68,816	51,558	99,732	103,699	97,461	89,452	25,811	33,737	11,914
Self-employment income.....	6,502	(²)	4,138	7,353	8,074	9,688	5,062	6,673	2,238
Social Security, private and government retirement	16,213	(²)	(²)	944	2,383	9,663	37,665	35,898	40,764
Interest, dividends, rental income, and other property income.....	3,616	(²)	(²)	(²)	(²)	4,416	5,621	5,408	5,994
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	373	(²)	226	476	486	507	277	276	279
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	923	(²)	615	1,239	(²)	966	874	735	(²)
Other income	268	(²)	364	(²)	(²)	(²)	166	169	(²)
Personal taxes (contains some imputed values).....	11,512	2,500	14,163	16,538	16,665	17,617	4,405	6,179	(²)
Federal income taxes	9,837	2,734	11,625	13,959	13,894	14,643	4,316	5,771	1,763
Stimulus payment (new UCC Q20202)#.....	-1,168	-1,407	-1,199	-1,310	-989	-1,026	-1,245	-1,286	-1,174
State and local income taxes	2,759	1,157	3,657	3,821	3,681	3,891	1,251	1,601	639
Other taxes	84	(²)	(²)	68	(²)	(²)	83	92	(²)
Income after taxes	85,199	53,380	92,224	99,001	95,670	97,244	71,072	76,717	61,173
Addenda:									
Net change in total assets and liabilities	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Net change in total assets	33,497	(²)	50,966	49,456	26,043	53,705	(²)	(²)	(²)
Net change in total liabilities.....	17,100	(²)	31,477	38,633	25,763	(²)	(²)	(²)	(²)
Other financial information:									
Other money receipts	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Mortgage principal paid on owned property.....	-2,751	-477	-2,211	-2,716	-3,413	-3,638	-2,431	-3,038	-1,368
Estimated market value of owned home.....	302,589	(²)	157,845	215,547	273,538	368,900	377,109	378,132	375,314
Estimated monthly rental value of owned home.....	1,497	360	877	1,153	1,410	1,748	1,836	1,845	1,822

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.