

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

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) <sup>1</sup> .....	43,638	1,821	5,985	4,092	5,750	10,313	15,676	10,028	5,647
Consumer unit characteristics:									
Income before taxes.....	\$90,825	\$56,092	\$97,885	\$106,414	\$110,987	\$109,117	\$68,666	\$75,062	\$57,308
Income after taxes.....	80,597	53,460	86,038	91,949	94,312	93,225	65,370	70,431	56,381
Age of reference person.....	55.8	22.4	29.5	39.4	50.1	59.9	73.3	69.2	80.5
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 18.....	.1	.1	.1	.2	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Adults 65 and older.....	.7	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.2	1.7	1.7	1.8
Earners.....	1.2	1.7	1.7	1.5	1.6	1.3	.5	.7	.3
Vehicles.....	2.1	1.7	1.8	1.8	2.0	2.4	2.2	2.4	1.9
Percent distribution:									
Reference person:									
Men.....	50	50	53	51	42	46	55	52	59
Women.....	50	50	47	49	58	54	45	48	41
Housing tenure:									
Homeowner.....	74	20	45	59	73	83	89	88	90
With mortgage.....	38	13	37	47	50	44	29	35	18
Without mortgage.....	36	6	8	12	23	38	60	53	72
Renter.....	26	80	55	41	27	17	11	12	10
Race of reference person:									
Black or African-American.....	10	9	12	16	15	10	7	8	7
White, Asian, and all other races, not including Black or African-American.....	90	91	88	84	85	90	93	92	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino.....	11	18	15	15	15	10	7	8	4
Not Hispanic or Latino.....	89	82	85	85	85	90	93	92	96
Education of reference person:									
Elementary (1-8).....	2	2	( <sup>2</sup> )	1	2	2	2	2	3
High school (9-12).....	27	30	21	22	27	28	29	26	35
College.....	71	68	79	76	71	70	68	72	61
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	91	93	91	91	95	95	96	94
Average annual expenditures.....	\$66,361	\$49,175	\$64,262	\$67,595	\$70,372	\$74,711	\$61,822	\$65,852	\$54,696
Food.....	7,714	5,326	7,892	8,172	7,738	8,289	7,375	7,702	6,801
Food at home.....	4,969	2,913	4,323	4,824	4,779	5,579	5,163	5,340	4,854
Cereals and bakery products.....	625	330	538	640	606	658	676	682	665
Cereals and cereal products.....	195	110	188	197	201	198	203	202	204
Bakery products.....	430	221	350	442	404	460	473	480	460
Meats, poultry, fish, and eggs.....	1,071	805	897	1,000	1,025	1,262	1,086	1,136	998
Beef.....	290	233	250	266	297	340	285	285	283
Pork.....	217	176	144	194	214	245	243	258	217
Other meats.....	140	128	109	139	116	171	142	150	128
Poultry.....	186	130	187	168	193	228	167	180	143
Fish and seafood.....	176	106	149	166	150	211	183	196	159
Eggs.....	63	32	59	67	55	67	66	66	67
Dairy products.....	470	220	375	437	450	509	528	543	501
Fresh milk and cream.....	141	78	113	132	130	153	156	165	142
Other dairy products.....	330	142	262	305	320	356	371	379	359
Fruits and vegetables.....	980	557	810	942	880	1,098	1,065	1,074	1,048
Fresh fruits.....	343	164	272	323	287	380	392	402	376
Fresh vegetables.....	325	183	279	306	304	376	339	348	325
Processed fruits.....	124	95	92	128	107	140	137	126	155
Processed vegetables.....	187	115	167	186	182	201	196	199	193
Other food at home.....	1,822	1,000	1,703	1,805	1,819	2,054	1,809	1,904	1,643
Sugar and other sweets.....	166	88	134	141	157	174	191	186	199
Fats and oils.....	132	91	106	136	134	139	141	142	140
Miscellaneous foods.....	983	486	1,029	994	938	1,130	930	964	871

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, 2020-2021 — 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 .....	474	297	386	474	525	532	475	520	396
Food prepared by consumer unit on out of town trips .....	67	39	49	60	65	78	72	92	37
Food away from home .....	2,745	2,413	3,569	3,348	2,958	2,709	2,211	2,362	1,946
Alcoholic beverages .....	651	295	731	783	618	772	553	642	396
Housing .....	22,241	18,412	22,716	23,042	22,990	23,795	21,014	22,302	18,743
Shelter .....	12,850	12,347	15,015	14,317	13,424	13,448	11,095	11,771	9,894
Owned dwellings .....	7,993	1,543	6,066	7,659	8,505	9,447	8,421	8,935	7,506
Mortgage interest and charges .....	2,636	588	3,016	3,538	3,599	3,317	1,693	2,115	944
Property taxes .....	2,690	463	1,529	1,951	2,578	3,375	3,174	3,207	3,116
Maintenance, repairs, insurance, and other expenses .....	2,667	492	1,522	2,170	2,329	2,755	3,553	3,613	3,446
Rented dwellings .....	3,788	10,332	8,399	6,027	3,736	2,412	1,607	1,673	1,490
Other lodging .....	1,069	472	550	631	1,183	1,589	1,067	1,163	897
Utilities, fuels, and public services .....	4,302	2,692	3,368	4,044	4,582	4,780	4,495	4,557	4,386
Natural gas .....	447	226	303	406	417	508	510	477	570
Electricity .....	1,577	1,118	1,237	1,463	1,654	1,723	1,664	1,685	1,628
Fuel oil and other fuels .....	130	417	49	60	107	160	180	171	194
Telephone services .....	1,436	971	1,273	1,471	1,660	1,608	1,347	1,431	1,198
Residential phone service, VOIP, and phone cards .....	215	415	53	111	152	223	344	311	403
Cellular phone service .....	1,221	957	1,220	1,359	1,508	1,385	1,003	1,120	796
Water and other public services .....	712	360	506	644	744	780	794	793	795
Household operations .....	1,395	636	1,024	1,351	1,319	1,545	1,565	1,504	1,675
Personal services .....	93	427	108	214	410	428	106	465	4181
Other household expenses .....	1,302	663	916	1,137	1,209	1,517	1,459	1,439	1,495
Housekeeping supplies .....	864	405	610	548	887	1,013	996	1,065	874
Laundry and cleaning supplies .....	170	104	128	120	217	194	177	185	162
Other household products .....	542	235	356	308	531	642	654	721	537
Postage and stationery .....	151	466	127	121	139	177	165	159	176
Household furnishings and equipment .....	2,830	2,332	2,699	2,781	2,778	3,007	2,863	3,405	1,914
Household textiles .....	128	62	88	108	136	178	122	141	88
Furniture .....	675	659	783	707	794	780	514	550	450
Floor coverings .....	37	12	40	33	40	42	35	27	50
Major appliances .....	450	319	392	374	431	550	449	466	419
Small appliances and miscellaneous housewares .....	143	84	144	102	142	173	141	152	121
Miscellaneous household equipment .....	1,397	1,196	1,253	1,457	1,234	1,284	1,603	2,069	786
Apparel and services .....	1,368	1,683	1,633	1,884	1,710	1,311	1,010	1,132	796
Men and boys .....	311	386	360	384	479	297	213	256	137
Men, 16 and over .....	281	334	345	307	448	260	195	230	133
Boys, 2 to 15 .....	30	452	415	77	31	37	18	26	4
Women and girls .....	534	470	612	833	656	511	400	433	343
Women, 16 and over .....	492	364	571	748	612	474	371	395	329
Girls, 2 to 15 .....	43	4106	41	85	44	37	29	38	414
Children under 2 .....	39	459	460	47	438	50	29	33	423
Footwear .....	269	670	306	420	296	242	183	217	125
Other apparel products and services .....	215	99	294	241	240	211	184	194	168
Transportation .....	10,390	11,513	10,830	10,427	12,114	11,433	8,763	9,968	6,622
Vehicle purchases (net outlay) .....	4,602	6,220	4,753	4,287	5,726	5,125	3,683	4,402	2,406
Cars and trucks, new .....	2,354	42438	2,128	1,955	2,754	2,973	1,981	2,415	1,211
Cars and trucks, used .....	2,171	3,643	2,536	2,218	2,859	2,030	1,687	1,964	1,194
Other vehicles .....	77	4139	488	4114	4113	4122	415	423	(3)
Gasoline, other fuels, and motor oil .....	1,808	1,911	1,886	1,826	2,075	2,020	1,523	1,732	1,153
Other vehicle expenses .....	3,617	3,114	3,648	3,957	3,927	3,918	3,264	3,480	2,880
Vehicle finance charges .....	267	276	334	290	307	350	164	205	91
Maintenance and repairs .....	988	703	888	1,245	991	1,121	903	1,008	716
Vehicle rental, leases, licenses, and other charges .....	821	667	864	863	910	752	825	822	829
Vehicle insurance .....	1,542	1,467	1,562	1,560	1,718	1,695	1,373	1,445	1,244
Public and other transportation .....	363	268	543	357	386	371	293	355	183
Healthcare .....	6,392	1,359	3,433	4,628	5,136	6,941	8,667	8,436	9,076
Health insurance .....	4,512	852	2,427	2,965	3,487	4,755	6,354	6,116	6,777
Medical services .....	1,054	298	648	1,152	1,028	1,315	1,108	1,147	1,040
Drugs .....	616	135	256	380	474	682	883	842	956
Medical supplies .....	209	74	103	131	148	190	321	332	303
Entertainment .....	3,588	2,132	3,196	3,845	3,210	4,070	3,649	4,218	2,642
Fees and admissions .....	496	359	498	505	451	480	534	529	541
Audio and visual equipment and services .....	1,161	723	895	1,247	1,115	1,296	1,218	1,242	1,175
Pets, toys, hobbies, and playground equipment .....	1,014	738	1,135	1,269	861	1,037	968	1,160	632

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, 2020-2021 — 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
Pets .....	842	631	901	1,077	689	866	821	966	567
Toys, hobbies, and playground equipment.....	172	<sup>4</sup> 107	234	192	172	170	147	194	65
Other entertainment supplies, equipment, and services .....	917	313	669	823	784	1,258	930	1,288	294
Personal care products and services .....	757	538	788	718	840	812	710	712	707
Reading .....	141	75	113	114	113	153	169	159	187
Education.....	947	1,621	1,472	663	1,555	1,079	431	285	689
Tobacco products and smoking supplies .....	350	205	288	474	531	460	218	265	136
Miscellaneous.....	1,003	395	785	979	1,169	1,017	1,091	1,140	1,004
Cash contributions.....	3,146	524	726	1,266	2,280	4,193	4,495	4,201	5,016
Personal insurance and pensions .....	7,674	5,096	9,660	10,601	10,367	10,387	3,677	4,688	1,883
Life and other personal insurance.....	543	132	182	263	450	808	661	753	497
Pensions and Social Security .....	7,131	4,964	9,479	10,338	9,917	9,579	3,016	3,934	1,386
Sources of income and personal taxes:									
Income before taxes .....	\$90,825	\$56,092	\$97,885	\$106,414	\$110,987	\$109,117	\$68,666	\$75,062	\$57,308
Wages and salaries.....	64,136	51,722	92,278	93,492	95,252	84,414	22,416	29,280	10,227
Self-employment income.....	6,032	2,486	2,869	7,749	6,917	9,430	4,643	6,013	2,211
Social Security, private and government retirement .....	15,739	<sup>4</sup> 388	404	1,360	4,396	9,257	35,557	34,015	38,294
Interest, dividends, rental income, and other property income.....	3,205	145	587	1,438	2,205	4,240	4,707	4,527	5,028
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	369	271	207	490	587	511	237	253	209
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,115	<sup>4</sup> 434	1,256	1,596	1,326	1,113	939	842	1,112
Other income.....	229	647	283	289	304	152	166	132	<sup>4</sup> 227
Personal taxes (contains some imputed values) .....	10,228	2,632	11,846	14,465	16,675	15,892	3,296	4,631	927
Federal income taxes.....	9,792	3,768	10,667	13,151	15,034	14,103	4,521	5,614	2,579
Stimulus payment (new UCC Q20202)#.....	-2,139	-2,201	-2,196	-2,131	-1,865	-1,967	-2,325	-2,380	-2,229
State and local income taxes .....	2,497	1,056	3,309	3,388	3,455	3,614	1,037	1,321	533
Other taxes.....	78	<sup>9</sup>	66	<sup>5</sup> 8	51	142	64	75	43
Income after taxes .....	80,597	53,460	86,038	91,949	94,312	93,225	65,370	70,431	56,381
Addenda:									
Net change in total assets and liabilities .....	\$17,407	-\$530	-\$2,934	\$12,054	-\$1,366	\$37,048	\$22,619	\$25,995	\$16,625
Net change in total assets.....	38,288	16,380	37,823	48,137	26,640	59,071	29,039	34,597	19,170
Net change in total liabilities.....	20,881	16,910	40,758	36,083	28,006	22,023	6,420	8,603	2,545
Other financial information:									
Other money receipts.....	918	<sup>4</sup> 681	307	338	632	2,037	698	693	706
Mortgage principal paid on owned property.....	-2,592	-409	-1,816	-2,594	-3,283	-3,748	-2,127	-2,711	-1,091
Estimated market value of owned home.....	273,443	53,543	136,864	184,922	251,123	330,929	344,615	345,596	342,874
Estimated monthly rental value of owned home .....	1,376	285	788	1,036	1,328	1,587	1,694	1,689	1,702

<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.