

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Number of consumer units (in thousands)	132,242	3,698	33,033	35,498	43,148	16,865
Consumer unit characteristics:						
Income before taxes						
Mean.....	\$82,852	\$27,779	\$79,514	\$106,173	\$86,251	\$43,680
SE.....	1,973.48	2,597.40	1,771.38	1,737.66	4,904.74	2,188.26
CV(%).....	2.38	9.35	2.23	1.64	5.69	5.01
Income after taxes						
Mean.....	71,487	26,565	70,565	90,964	72,201	40,323
SE.....	1,312.27	2,364.52	1,449.17	1,339.89	3,109.51	1,620.96
CV(%).....	1.84	8.90	2.05	1.47	4.31	4.02
Age of reference person	51.6	20.2	30.7	46.2	63.1	80.8
Average number in consumer unit:						
People.....	2.5	1.8	2.8	3.1	2.1	1.6
Children under 18 .....	.6	.3	1.0	1.0	.2	(¹)
Adults 65 and older .....	.4	(¹)	(¹)	(¹)	.6	1.4
Earners	1.3	1.2	1.6	1.8	1.1	.3
Vehicles	1.9	1.0	1.7	2.2	2.1	1.5
Percent distribution:						
Reference person:						
Men.....	48	45	52	48	49	41
Women	52	55	48	52	51	59
Housing tenure:						
Homeowner	64	12	43	66	76	81
With mortgage.....	37	5	35	52	38	17
Without mortgage.....	27	7	8	14	38	64
Renter	36	88	57	34	24	19
Race of reference person:						
Black or African-American	13	17	16	14	12	8
White, Asian, and all other races	87	83	84	86	88	92
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	14	17	18	17	10	5
Not Hispanic or Latino	86	83	82	83	90	95
Education of reference person:						
Elementary (1-8).....	3	1	2	3	3	4
High school (9-12).....	30	36	25	27	30	42
College.....	67	64	73	70	67	54
Never attended and other.....	(¹)	(²)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased.....	89	60	90	92	91	84
Average annual expenditures						
Mean.....	\$63,036	\$34,092	\$59,866	\$76,788	\$63,956	\$44,412
SE.....	578.05	2,974.82	928.71	1,162.92	984.80	1,196.13
CV(%).....	.92	8.73	1.55	1.51	1.54	2.69
Food						
Mean.....	8,169	5,288	7,740	10,073	8,180	5,625
Share	13.0	15.5	12.9	13.1	12.8	12.7
SE.....	118.61	487.60	189.36	259.86	202.73	185.50
CV(%).....	1.45	9.22	2.45	2.58	2.48	3.30
Food at home						
Mean.....	4,643	2,516	4,114	5,616	4,862	3,591
Share	7.4	7.4	6.9	7.3	7.6	8.1
SE.....	79.34	283.77	131.02	162.55	147.17	120.62
CV(%).....	1.71	11.28	3.18	2.89	3.03	3.36
Cereals and bakery products						
Mean.....	583	313	499	719	606	471
Share .....	.9	.9	.8	.9	.9	1.1
SE.....	9.87	46.86	16.52	23.78	22.31	19.59
CV(%).....	1.69	14.96	3.31	3.31	3.68	4.16
Cereals and cereal products						
Mean.....	184	130	174	234	178	120

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Cereals and cereal products						
Share .....	.3	.4	.3	.3	.3	.3
SE.....	4.00	27.96	7.49	11.86	8.97	9.41
CV(%).....	2.18	21.56	4.30	5.06	5.04	7.81
Bakery products						
Mean.....	400	183	325	484	428	350
Share .....	.6	.5	.5	.6	.7	.8
SE.....	7.87	27.49	10.98	15.30	17.44	13.57
CV(%).....	1.97	14.98	3.38	3.16	4.07	3.87
Meats, poultry, fish, and eggs						
Mean.....	980	562	891	1,177	1,024	731
Share	1.6	1.6	1.5	1.5	1.6	1.6
SE.....	29.01	92.32	72.05	48.26	37.10	39.01
CV(%).....	2.96	16.44	8.08	4.10	3.62	5.34
Beef						
Mean.....	270	187	269	299	290	180
Share .....	.4	.5	.4	.4	.5	.4
SE.....	18.61	46.45	61.09	18.48	13.01	12.62
CV(%).....	6.89	24.80	22.71	6.17	4.49	7.00
Pork						
Mean.....	187	122	146	229	202	157
Share .....	.3	.4	.2	.3	.3	.4
SE.....	6.76	32.72	8.97	13.01	12.50	12.52
CV(%).....	3.62	26.92	6.16	5.69	6.19	7.97
Other meats						
Mean.....	129	46	107	167	133	104
Share .....	.2	.1	.2	.2	.2	.2
SE.....	4.51	9.65	6.57	12.01	7.57	9.25
CV(%).....	3.49	21.16	6.17	7.20	5.68	8.89
Poultry						
Mean.....	189	112	190	241	177	126
Share .....	.3	.3	.3	.3	.3	.3
SE.....	3.99	21.06	11.14	11.02	8.59	10.77
CV(%).....	2.11	18.86	5.86	4.57	4.86	8.57
Fish and seafood						
Mean.....	147	63	126	172	162	118
Share .....	.2	.2	.2	.2	.3	.3
SE.....	5.94	14.33	11.21	12.78	9.97	14.43
CV(%).....	4.05	22.84	8.92	7.44	6.15	12.24
Eggs						
Mean.....	58	33	54	69	60	46
Share .....	.1	.1	.1	.1	.1	.1
SE.....	1.85	7.48	2.94	2.93	3.00	2.67
CV(%).....	3.17	22.83	5.41	4.23	5.01	5.82
Dairy products						
Mean.....	455	249	383	556	476	382
Share .....	.7	.7	.6	.7	.7	.9
SE.....	7.20	37.24	12.57	15.87	14.06	14.95
CV(%).....	1.58	14.96	3.28	2.85	2.96	3.91
Fresh milk and cream						
Mean.....	140	80	121	177	143	110
Share .....	.2	.2	.2	.2	.2	.2
SE.....	3.07	14.71	5.03	6.30	6.05	5.86
CV(%).....	2.19	18.41	4.16	3.57	4.22	5.32
Other dairy products						
Mean.....	315	169	262	380	332	272
Share .....	.5	.5	.4	.5	.5	.6
SE.....	5.41	28.06	9.61	11.98	10.83	12.37
CV(%).....	1.72	16.60	3.67	3.15	3.26	4.55
Fruits and vegetables						
Mean.....	876	508	781	1,041	909	723
Share	1.4	1.5	1.3	1.4	1.4	1.6
SE.....	19.96	61.67	27.05	39.07	31.57	29.22
CV(%).....	2.28	12.13	3.46	3.75	3.47	4.04
Fresh fruits						
Mean.....	322	153	279	388	336	271
Share .....	.5	.4	.5	.5	.5	.6
SE.....	8.07	22.49	12.84	15.27	14.38	11.73
CV(%).....	2.51	14.72	4.61	3.93	4.27	4.32
Fresh vegetables						
Mean.....	295	175	270	350	302	242
Share .....	.5	.5	.5	.5	.5	.5

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Fresh vegetables						
SE.....	8.67	30.70	12.62	15.79	11.97	14.69
CV(%).....	2.93	17.50	4.67	4.51	3.96	6.07
Processed fruits						
Mean.....	112	79	104	129	114	97
Share.....	.2	.2	.2	.2	.2	.2
SE.....	3.37	17.07	5.72	8.06	6.93	5.28
CV(%).....	3.00	21.51	5.50	6.24	6.09	5.44
Processed vegetables						
Mean.....	147	101	128	174	156	113
Share.....	.2	.3	.2	.2	.2	.3
SE.....	4.49	19.58	6.04	10.81	7.30	7.42
CV(%).....	3.06	19.46	4.71	6.21	4.68	6.58
Other food at home						
Mean.....	1,749	884	1,560	2,123	1,848	1,285
Share.....	2.8	2.6	2.6	2.8	2.9	2.9
SE.....	30.05	97.29	47.35	61.93	65.52	45.96
CV(%).....	1.72	11.00	3.04	2.92	3.55	3.58
Sugar and other sweets						
Mean.....	165	67	137	198	176	146
Share.....	.3	.2	.2	.3	.3	.3
SE.....	4.21	12.09	8.36	9.67	7.90	9.85
CV(%).....	2.55	17.97	6.09	4.88	4.48	6.74
Fats and oils						
Mean.....	115	63	92	144	123	89
Share.....	.2	.2	.2	.2	.2	.2
SE.....	3.71	9.51	4.86	6.83	6.97	6.84
CV(%).....	3.23	15.11	5.26	4.74	5.68	7.67
Miscellaneous foods						
Mean.....	952	469	885	1,156	981	693
Share.....	1.5	1.4	1.5	1.5	1.5	1.6
SE.....	17.32	51.58	33.86	38.09	36.95	30.39
CV(%).....	1.82	10.99	3.83	3.29	3.77	4.39
Nonalcoholic beverages						
Mean.....	455	269	393	554	491	320
Share.....	.7	.8	.7	.7	.8	.7
SE.....	12.19	43.70	16.29	19.05	24.82	18.13
CV(%).....	2.68	16.26	4.15	3.44	5.05	5.67
Food prepared by consumer unit on out-of-town trips						
Mean.....	62	16	52	70	76	37
Share.....	.1	(¹)	.1	.1	.1	.1
SE.....	2.60	5.65	3.42	5.67	4.94	6.64
CV(%).....	4.19	35.00	6.53	8.10	6.46	17.99
Food away from home						
Mean.....	3,526	2,772	3,626	4,457	3,318	2,034
Share.....	5.6	8.1	6.1	5.8	5.2	4.6
SE.....	66.85	288.81	104.07	146.32	105.62	118.70
CV(%).....	1.90	10.42	2.87	3.28	3.18	5.84
Alcoholic beverages						
Mean.....	579	201	528	641	688	360
Share.....	.9	.6	.9	.8	1.1	.8
SE.....	22.67	43.63	37.04	32.86	40.20	39.01
CV(%).....	3.91	21.66	7.01	5.12	5.84	10.83
Housing						
Mean.....	20,679	10,040	20,958	24,353	20,185	16,041
Share.....	32.8	29.5	35.0	31.7	31.6	36.1
SE.....	195.28	629.01	309.29	299.96	347.31	463.46
CV(%).....	.94	6.26	1.48	1.23	1.72	2.89
Shelter						
Mean.....	12,190	6,493	13,027	14,456	11,450	8,926
Share.....	19.3	19.0	21.8	18.8	17.9	20.1
SE.....	143.71	447.12	232.97	208.76	232.83	368.71
CV(%).....	1.18	6.89	1.79	1.44	2.03	4.13
Owned dwellings						
Mean.....	6,797	682	5,036	8,837	7,550	5,370
Share.....	10.8	2.0	8.4	11.5	11.8	12.1
SE.....	100.15	175.21	192.09	209.14	198.05	246.89
CV(%).....	1.47	25.70	3.81	2.37	2.62	4.60
Mortgage interest and charges						
Mean.....	2,760	304	2,746	4,222	2,511	880

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Mortgage interest and charges						
Share	4.4	.9	4.6	5.5	3.9	2.0
SE	48.36	125.25	97.12	104.80	91.65	78.76
CV(%)	1.75	41.17	3.54	2.48	3.65	8.95
Property taxes						
Mean	2,159	206	1,328	2,606	2,603	2,139
Share	3.4	.6	2.2	3.4	4.1	4.8
SE	41.20	56.28	55.66	83.06	73.40	103.58
CV(%)	1.91	27.36	4.19	3.19	2.82	4.84
Maintenance, repairs, insurance, other expenses						
Mean	1,879	172	962	2,009	2,436	2,350
Share	3.0	.5	1.6	2.6	3.8	5.3
SE	65.13	49.41	114.82	124.53	132.77	140.34
CV(%)	3.47	28.76	11.94	6.20	5.45	5.97
Rented dwellings						
Mean	4,432	5,144	7,392	4,538	2,653	2,803
Share	7.0	15.1	12.3	5.9	4.1	6.3
SE	89.41	488.72	207.61	201.46	99.90	282.93
CV(%)	2.02	9.50	2.81	4.44	3.77	10.09
Other lodging						
Mean	961	666	599	1,081	1,248	752
Share	1.5	2.0	1.0	1.4	2.0	1.7
SE	38.93	239.67	45.69	56.07	76.87	120.15
CV(%)	4.05	35.96	7.63	5.19	6.16	15.97
Utilities, fuels, and public services						
Mean	4,055	1,772	3,538	4,751	4,264	3,570
Share	6.4	5.2	5.9	6.2	6.7	8.0
SE	32.23	156.37	49.96	42.13	57.58	66.18
CV(%) .....	.79	8.83	1.41	.89	1.35	1.85
Natural gas						
Mean	416	111	319	475	460	437
Share .....	.7	.3	.5	.6	.7	1.0
SE	10.72	17.58	12.22	14.88	15.74	20.12
CV(%)	2.58	15.88	3.83	3.13	3.42	4.60
Electricity						
Mean	1,472	659	1,319	1,648	1,557	1,359
Share	2.3	1.9	2.2	2.1	2.4	3.1
SE	17.96	60.65	24.97	21.97	24.72	28.86
CV(%)	1.22	9.21	1.89	1.33	1.59	2.12
Fuel oil and other fuels						
Mean	113	26	63	111	138	172
Share .....	.2	.1	.1	.1	.2	.4
SE	6.57	17.80	7.29	11.33	11.64	18.79
CV(%)	5.81	69.15	11.57	10.25	8.44	10.91
Telephone services						
Mean	1,409	770	1,313	1,787	1,404	953
Share	2.2	2.3	2.2	2.3	2.2	2.1
SE	13.37	80.54	26.29	24.45	23.41	24.35
CV(%) .....	.95	10.46	2.00	1.37	1.67	2.56
Residential phone service, VOIP, and phone cards						
Mean	191	19	56	158	257	392
Share .....	.3	.1	.1	.2	.4	.9
SE	6.01	7.85	4.66	8.77	8.56	11.82
CV(%)	3.15	41.16	8.25	5.55	3.33	3.02
Cellular phone service						
Mean	1,218	751	1,257	1,629	1,147	561
Share	1.9	2.2	2.1	2.1	1.8	1.3
SE	15.53	79.44	27.12	27.25	23.20	21.99
CV(%)	1.28	10.58	2.16	1.67	2.02	3.92
Water and other public services						
Mean	645	207	524	729	705	649
Share	1.0	.6	.9	.9	1.1	1.5
SE	16.30	25.47	21.65	20.37	22.96	20.29
CV(%)	2.53	12.32	4.13	2.79	3.26	3.13
Household operations						
Mean	1,570	355	1,883	1,798	1,267	1,518
Share	2.5	1.0	3.1	2.3	2.0	3.4
SE	35.31	35.99	99.15	72.95	41.76	118.02
CV(%)	2.25	10.14	5.27	4.06	3.30	7.78
Personal services						
Mean	489	9	1,010	618	73	366
Share .....	.8	(¹)	1.7	.8	.1	.8

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Personal services						
SE.....	27.62	5.65	88.62	48.27	16.09	101.26
CV(%).....	5.65	65.99	8.78	7.82	22.18	27.67
Other household expenses						
Mean.....	1,081	346	873	1,181	1,195	1,152
Share.....	1.7	1.0	1.5	1.5	1.9	2.6
SE.....	20.55	35.17	25.24	44.98	33.16	58.67
CV(%).....	1.90	10.15	2.89	3.81	2.78	5.09
Housekeeping supplies						
Mean.....	766	308	546	887	897	729
Share.....	1.2	.9	.9	1.2	1.4	1.6
SE.....	18.22	47.86	28.93	40.09	33.01	40.93
CV(%).....	2.38	15.56	5.30	4.52	3.68	5.61
Laundry and cleaning supplies						
Mean.....	185	112	133	237	198	166
Share.....	.3	.3	.2	.3	.3	.4
SE.....	7.37	25.61	8.79	17.42	12.53	11.83
CV(%).....	3.98	22.85	6.61	7.35	6.32	7.12
Other household products						
Mean.....	458	150	330	528	541	431
Share.....	.7	.4	.6	.7	.8	1.0
SE.....	16.59	31.01	22.58	38.62	26.97	36.94
CV(%).....	3.62	20.70	6.84	7.32	4.99	8.58
Postage and stationery						
Mean.....	122	46	83	122	158	132
Share.....	.2	.1	.1	.2	.2	.3
SE.....	6.49	15.53	11.91	12.22	14.16	13.93
CV(%).....	5.30	33.92	14.35	10.02	8.98	10.54
Household furnishings and equipment						
Mean.....	2,098	1,114	1,965	2,462	2,307	1,298
Share.....	3.3	3.3	3.3	3.2	3.6	2.9
SE.....	68.52	169.34	80.95	135.32	164.99	96.15
CV(%).....	3.27	15.21	4.12	5.50	7.15	7.41
Household textiles						
Mean.....	131	53	80	189	154	72
Share.....	.2	.2	.1	.2	.2	.2
SE.....	9.98	17.67	9.92	28.82	13.83	13.36
CV(%).....	7.62	33.41	12.48	15.26	8.98	18.58
Furniture						
Mean.....	521	345	583	640	514	207
Share.....	.8	1.0	1.0	.8	.8	.5
SE.....	22.45	124.02	43.00	50.73	39.60	21.62
CV(%).....	4.31	35.98	7.38	7.93	7.70	10.44
Floor coverings						
Mean.....	25	4	25	23	32	17
Share.....	(¹)	(¹)	(¹)	(¹)	.1	(¹)
SE.....	2.61	1.29	4.60	5.24	5.22	6.19
CV(%).....	10.40	30.96	18.74	22.82	16.18	37.28
Major appliances						
Mean.....	322	140	335	340	349	226
Share.....	.5	.4	.6	.4	.5	.5
SE.....	14.92	39.53	32.81	23.70	29.05	24.35
CV(%).....	4.64	28.30	9.80	6.97	8.32	10.78
Small appliances, miscellaneous housewares						
Mean.....	119	65	125	138	121	71
Share.....	.2	.2	.2	.2	.2	.2
SE.....	6.43	13.26	13.95	14.10	9.22	8.72
CV(%).....	5.42	20.41	11.16	10.24	7.60	12.24
Miscellaneous household equipment						
Mean.....	981	507	818	1,133	1,136	705
Share.....	1.6	1.5	1.4	1.5	1.8	1.6
SE.....	60.07	84.44	56.55	100.76	156.46	87.13
CV(%).....	6.12	16.65	6.91	8.90	13.77	12.35
Apparel and services						
Mean.....	1,883	1,048	2,030	2,437	1,723	1,015
Share.....	3.0	3.1	3.4	3.2	2.7	2.3
SE.....	68.55	162.25	131.41	135.33	98.75	128.17
CV(%).....	3.64	15.48	6.47	5.55	5.73	12.63
Men and boys						
Mean.....	447	382	482	615	364	249
Share.....	.7	1.1	.8	.8	.6	.6

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Men and boys						
SE.....	26.11	109.81	40.17	39.17	43.01	94.90
CV(%).....	5.84	28.78	8.33	6.37	11.80	38.10
Men, 16 and over						
Mean.....	348	352	340	437	321	236
Share.....	.6	1.0	.6	.6	.5	.5
SE.....	26.26	106.50	37.74	37.74	42.49	94.42
CV(%).....	7.56	30.28	11.09	8.64	13.22	40.01
Boys, 2 to 15						
Mean.....	100	30	142	178	43	13
Share.....	.2	.1	.2	.2	.1	(¹)
SE.....	4.60	13.34	9.96	12.85	5.45	3.44
CV(%).....	4.61	44.69	7.02	7.22	12.65	26.32
Women and girls						
Mean.....	704	287	607	989	686	443
Share.....	1.1	.8	1.0	1.3	1.1	1.0
SE.....	30.41	61.33	58.19	85.73	51.88	46.99
CV(%).....	4.32	21.39	9.59	8.67	7.56	10.61
Women, 16 and over						
Mean.....	602	268	467	828	626	414
Share.....	1.0	.8	.8	1.1	1.0	.9
SE.....	27.85	56.91	52.16	80.25	50.33	44.15
CV(%).....	4.63	21.24	11.17	9.70	8.04	10.65
Girls, 2 to 15						
Mean.....	102	19	140	161	61	29
Share.....	.2	.1	.2	.2	.1	.1
SE.....	7.34	10.10	14.13	20.84	12.32	9.36
CV(%).....	7.17	53.62	10.10	12.94	20.34	32.74
Children under 2						
Mean.....	75	82	155	58	48	19
Share.....	.1	.2	.3	.1	.1	(¹)
SE.....	6.98	39.56	19.85	8.84	10.21	7.97
CV(%).....	9.25	48.33	12.80	15.24	21.34	41.70
Footwear						
Mean.....	419	211	486	552	365	183
Share.....	.7	.6	.8	.7	.6	.4
SE.....	26.70	71.39	59.90	49.30	39.11	41.00
CV(%).....	6.38	33.85	12.32	8.93	10.72	22.41
Other apparel products and services						
Mean.....	237	87	300	223	260	121
Share.....	.4	.3	.5	.3	.4	.3
SE.....	15.94	15.47	41.91	15.89	30.46	13.32
CV(%).....	6.72	17.80	13.98	7.13	11.72	11.03
Transportation						
Mean.....	10,742	8,106	11,052	13,346	10,363	6,205
Share.....	17.0	23.8	18.5	17.4	16.2	14.0
SE.....	194.05	1,563.86	507.40	499.18	296.62	377.40
CV(%).....	1.81	19.29	4.59	3.74	2.86	6.08
Vehicle purchases (net outlay)						
Mean.....	4,394	4,378	4,669	5,509	4,038	2,419
Share.....	7.0	12.8	7.8	7.2	6.3	5.4
SE.....	187.79	1,345.77	454.57	473.03	249.73	317.23
CV(%).....	4.27	30.74	9.74	8.59	6.18	13.11
Cars and trucks, new						
Mean.....	1,960	1,561	1,833	2,344	1,976	1,444
Share.....	3.1	4.6	3.1	3.1	3.1	3.3
SE.....	108.02	915.36	215.45	279.55	215.35	289.66
CV(%).....	5.51	58.65	11.75	11.92	10.90	20.06
Cars and trucks, used						
Mean.....	2,375	2,817	2,748	3,099	2,004	975
Share.....	3.8	8.3	4.6	4.0	3.1	2.2
SE.....	130.12	691.24	326.03	305.46	183.61	179.21
CV(%).....	5.48	24.54	11.87	9.86	9.16	18.38
Other vehicles						
Mean.....	59	(²)	89	66	58	(²)
Share.....	.1	(²)	.1	.1	.1	(²)
SE.....	14.52	(²)	27.46	29.74	32.25	(²)
CV(%).....	24.68	(²)	30.93	45.23	55.40	(²)
Gasoline, other fuels, and motor oil						
Mean.....	2,094	1,307	2,196	2,664	2,010	1,082
Share.....	3.3	3.8	3.7	3.5	3.1	2.4

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Gasoline, other fuels, and motor oil						
SE.....	21.44	98.19	39.06	40.97	36.55	25.99
CV(%).....	1.02	7.51	1.78	1.54	1.82	2.40
Other vehicle expenses						
Mean.....	3,474	1,793	3,459	4,285	3,454	2,219
Share.....	5.5	5.3	5.8	5.6	5.4	5.0
SE.....	40.91	233.84	86.79	87.79	72.35	74.25
CV(%).....	1.18	13.04	2.51	2.05	2.09	3.35
Vehicle finance charges						
Mean.....	252	133	299	328	233	72
Share.....	.4	.4	.5	.4	.4	.2
SE.....	6.87	24.13	13.67	15.70	11.80	7.13
CV(%).....	2.73	18.20	4.57	4.79	5.06	9.96
Maintenance and repairs						
Mean.....	887	444	829	1,054	939	614
Share.....	1.4	1.3	1.4	1.4	1.5	1.4
SE.....	19.09	88.71	47.08	36.30	33.36	43.69
CV(%).....	2.15	19.98	5.68	3.44	3.55	7.12
Vehicle rental, leases, licenses, and other charges						
Mean.....	790	259	797	1,018	752	513
Share.....	1.3	.8	1.3	1.3	1.2	1.2
SE.....	25.51	37.45	44.71	61.96	40.79	36.70
CV(%).....	3.23	14.44	5.61	6.08	5.42	7.16
Vehicle insurance						
Mean.....	1,545	957	1,534	1,885	1,530	1,020
Share.....	2.5	2.8	2.6	2.5	2.4	2.3
SE.....	18.67	140.81	36.87	34.19	29.56	34.01
CV(%).....	1.21	14.71	2.40	1.81	1.93	3.33
Public and other transportation						
Mean.....	781	628	728	888	861	485
Share.....	1.2	1.8	1.2	1.2	1.3	1.1
SE.....	29.43	249.47	33.94	32.75	50.19	81.52
CV(%).....	3.77	39.74	4.67	3.69	5.83	16.80
Healthcare						
Mean.....	5,193	1,078	3,428	5,133	6,273	6,932
Share.....	8.2	3.2	5.7	6.7	9.8	15.6
SE.....	69.98	165.67	92.86	136.43	84.70	226.95
CV(%).....	1.35	15.37	2.71	2.66	1.35	3.27
Health insurance						
Mean.....	3,529	595	2,364	3,498	4,235	4,717
Share.....	5.6	1.7	3.9	4.6	6.6	10.6
SE.....	46.74	85.30	61.14	83.23	73.63	102.85
CV(%).....	1.32	14.33	2.59	2.38	1.74	2.18
Medical services						
Mean.....	984	335	735	1,007	1,185	1,054
Share.....	1.6	1.0	1.2	1.3	1.9	2.4
SE.....	36.70	140.47	48.06	65.63	61.90	119.14
CV(%).....	3.73	41.92	6.54	6.52	5.22	11.31
Drugs						
Mean.....	486	102	239	429	637	800
Share.....	.8	.3	.4	.6	1.0	1.8
SE.....	13.92	22.07	19.60	26.44	25.05	59.79
CV(%).....	2.86	21.67	8.20	6.16	3.94	7.48
Medical supplies						
Mean.....	194	45	91	199	217	362
Share.....	.3	.1	.2	.3	.3	.8
SE.....	12.17	8.91	5.71	19.93	14.44	79.81
CV(%).....	6.28	19.63	6.29	10.04	6.66	22.06
Entertainment						
Mean.....	3,090	1,141	2,556	3,856	3,469	2,000
Share.....	4.9	3.3	4.3	5.0	5.4	4.5
SE.....	129.46	103.02	91.11	153.24	377.17	101.81
CV(%).....	4.19	9.03	3.57	3.97	10.87	5.09
Fees and admissions						
Mean.....	880	306	709	1,180	1,014	377
Share.....	1.4	.9	1.2	1.5	1.6	.8
SE.....	124.68	64.96	29.87	89.55	376.18	49.89
CV(%).....	14.17	21.24	4.21	7.59	37.10	13.24
Audio and visual equipment and services						
Mean.....	1,000	483	822	1,158	1,069	950

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Audio and visual equipment and services						
Share	1.6	1.4	1.4	1.5	1.7	2.1
SE.....	16.12	52.05	27.02	34.76	18.07	23.80
CV(%).....	1.61	10.78	3.29	3.00	1.69	2.51
Pets, toys, hobbies, and playground equipment						
Mean.....	821	311	721	1,000	908	540
Share	1.3	.9	1.2	1.3	1.4	1.2
SE.....	40.20	95.08	62.33	83.78	73.74	73.46
CV(%).....	4.90	30.55	8.65	8.38	8.12	13.61
Pets						
Mean.....	681	275	574	804	788	456
Share	1.1	.8	1.0	1.0	1.2	1.0
SE.....	40.29	95.18	62.73	81.78	72.20	68.90
CV(%).....	5.92	34.61	10.93	10.17	9.16	15.10
Toys, hobbies, and playground equipment						
Mean.....	140	36	147	196	120	83
Share .....	.2	.1	.2	.3	.2	.2
SE.....	11.00	16.80	19.39	23.70	14.14	19.24
CV(%).....	7.85	46.43	13.18	12.09	11.79	23.10
Other entertainment supplies, equipment, and services						
Mean.....	389	41	304	518	478	133
Share .....	.6	.1	.5	.7	.7	.3
SE.....	34.23	10.72	43.37	95.55	94.76	43.58
CV(%).....	8.80	25.92	14.28	18.46	19.82	32.70
Personal care products and services						
Mean.....	786	433	666	971	804	675
Share	1.2	1.3	1.1	1.3	1.3	1.5
SE.....	13.84	54.97	19.44	37.34	27.12	30.83
CV(%).....	1.76	12.69	2.92	3.85	3.37	4.57
Reading						
Mean.....	92	39	55	87	105	160
Share .....	.1	.1	.1	.1	.2	.4
SE.....	6.47	12.68	5.36	8.59	11.83	24.93
CV(%).....	7.03	32.26	9.77	9.85	11.29	15.63
Education						
Mean.....	1,443	3,636	1,282	2,164	1,248	263
Share	2.3	10.7	2.1	2.8	2.0	.6
SE.....	85.62	1,164.51	150.21	178.04	123.81	96.11
CV(%).....	5.93	32.03	11.72	8.23	9.92	36.57
Tobacco products and smoking supplies						
Mean.....	320	144	343	360	355	140
Share .....	.5	.4	.6	.5	.6	.3
SE.....	11.43	32.66	25.13	17.75	22.52	17.99
CV(%).....	3.57	22.64	7.33	4.93	6.35	12.87
Miscellaneous						
Mean.....	899	284	678	1,056	1,035	790
Share	1.4	.8	1.1	1.4	1.6	1.8
SE.....	42.52	119.01	70.69	66.70	70.68	69.24
CV(%).....	4.73	41.93	10.43	6.32	6.83	8.76
Cash contributions						
Mean.....	1,995	302	1,059	2,247	2,442	2,528
Share	3.2	.9	1.8	2.9	3.8	5.7
SE.....	109.43	60.66	97.57	218.26	200.42	266.22
CV(%).....	5.48	20.12	9.22	9.72	8.21	10.53
Personal insurance and pensions						
Mean.....	7,165	2,351	7,492	10,065	7,085	1,680
Share	11.4	6.9	12.5	13.1	11.1	3.8
SE.....	131.08	303.97	182.59	232.41	227.57	173.12
CV(%).....	1.83	12.93	2.44	2.31	3.21	10.31
Life and other personal insurance						
Mean.....	520	89	252	617	727	402
Share .....	.8	.3	.4	.8	1.1	.9
SE.....	21.59	37.69	18.91	35.79	48.85	37.86
CV(%).....	4.16	42.21	7.51	5.80	6.72	9.42

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Pensions and Social Security						
Mean.....	6,645	2,262	7,240	9,447	6,358	1,277
Share.....	10.5	6.6	12.1	12.3	9.9	2.9
SE.....	124.80	277.90	175.50	225.01	214.67	161.01
CV(%).....	1.88	12.29	2.42	2.38	3.38	12.60
Sources of income and personal taxes:						
Money income before taxes						
Mean.....	\$82,852	\$27,779	\$79,514	\$106,173	\$86,251	\$43,680
SE.....	1,973.48	2,597.40	1,771.38	1,737.66	4,904.74	2,188.26
CV(%).....	2.38	9.35	2.23	1.64	5.69	5.01
Wages and salaries						
Mean.....	64,708	23,353	72,976	94,718	58,970	9,095
Share.....	78.1	84.1	91.8	89.2	68.4	20.8
SE.....	1,803.94	2,392.63	1,779.62	1,683.08	4,410.24	910.40
CV(%).....	2.79	10.25	2.44	1.78	7.48	10.01
Self-employment income						
Mean.....	5,947	1,683	4,167	7,125	8,266	1,956
Share.....	7.2	6.1	5.2	6.7	9.6	4.5
SE.....	640.92	1,115.09	556.06	747.10	1,754.53	677.19
CV(%).....	10.78	66.27	13.34	10.49	21.23	34.62
Social Security, private and government retirement						
Mean.....	8,902	516	614	1,682	14,650	27,466
Share.....	10.7	1.9	.8	1.6	17.0	62.9
SE.....	208.14	230.67	81.18	139.48	420.58	924.57
CV(%).....	2.34	44.69	13.23	8.29	2.87	3.37
Interest, dividends, rental income, other property income						
Mean.....	1,962	48	468	1,103	3,016	4,418
Share.....	2.4	.2	.6	1.0	3.5	10.1
SE.....	199.07	45.28	79.87	211.26	437.87	876.62
CV(%).....	10.15	93.71	17.05	19.15	14.52	19.84
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean.....	426	249	483	507	411	224
Share.....	.5	.9	.6	.5	.5	.5
SE.....	25.76	69.89	46.10	51.30	33.76	35.55
CV(%).....	6.04	28.04	9.54	10.12	8.21	15.87
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean.....	562	154	423	769	594	408
Share.....	.7	.6	.5	.7	.7	.9
SE.....	77.21	74.84	74.06	246.87	88.14	94.14
CV(%).....	13.74	48.61	17.52	32.11	14.85	23.10
Other income						
Mean.....	345	1,776	383	269	345	114
Share.....	.4	6.4	.5	.3	.4	.3
SE.....	35.68	692.96	52.19	36.75	68.73	25.94
CV(%).....	10.35	39.02	13.63	13.68	19.91	22.74
Personal taxes (contains some imputed values)						
Mean.....	11,364	1,215	8,949	15,209	14,050	3,357
Share.....	13.7	4.4	11.3	14.3	16.3	7.7
SE.....	730.24	298.21	384.82	481.93	1,919.18	689.66
CV(%).....	6.43	24.55	4.30	3.17	13.66	20.54
Federal income taxes						
Mean.....	8,831	730	6,598	11,678	11,233	2,845
Share.....	10.7	2.6	8.3	11.0	13.0	6.5
SE.....	627.45	237.49	295.58	394.60	1,690.49	613.36
CV(%).....	7.10	32.53	4.48	3.38	15.05	21.56
State and local income taxes						
Mean.....	2,470	442	2,308	3,452	2,738	478
Share.....	3.0	1.6	2.9	3.3	3.2	1.1
SE.....	132.55	89.49	125.97	150.35	267.78	85.54
CV(%).....	5.37	20.26	5.46	4.36	9.78	17.90
Other taxes						
Mean.....	63	43	43	80	78	34
Share.....	.1	.2	.1	.1	.1	.1
SE.....	14.43	37.19	10.31	26.69	26.23	7.64
CV(%).....	22.80	87.07	23.77	33.48	33.53	22.45

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Income after taxes						
Mean.....	71,487	26,565	70,565	90,964	72,201	40,323
Share.....	86.3	95.6	88.7	85.7	83.7	92.3
SE.....	1,312.27	2,364.52	1,449.17	1,339.89	3,109.51	1,620.96
CV(%).....	1.84	8.90	2.05	1.47	4.31	4.02
Addenda:						
Net change in total assets and liabilities						
Mean.....	\$10,971	\$5,009	\$7,686	\$13,936	\$12,375	\$8,878
SE.....	2,278.11	3,763.91	3,309.04	4,595.83	3,607.41	4,327.61
CV(%).....	20.77	75.14	43.06	32.98	29.15	48.74
Net change in total assets						
Mean.....	23,320	12,193	29,714	29,175	18,952	12,090
SE.....	2,064.38	4,126.24	3,643.68	4,301.00	2,966.91	4,405.23
CV(%).....	8.85	33.84	12.26	14.74	15.65	36.44
Net change in total liabilities						
Mean.....	12,350	7,184	22,028	15,239	6,577	3,212
SE.....	1,381.57	2,591.95	3,775.28	2,698.28	1,447.04	1,602.39
CV(%).....	11.19	36.08	17.14	17.71	22.00	49.89
Other financial information:						
Other money receipts						
Mean.....	1,201	523	602	743	2,126	1,122
SE.....	391.13	210.58	192.16	297.15	942.27	467.67
CV(%).....	32.56	40.27	31.90	40.01	44.32	41.68
Mortgage principal paid on owned property						
Mean.....	-2,288	-191	-1,608	-3,198	-2,674	-1,176
SE.....	54.74	84.97	68.11	100.17	109.99	252.61
CV(%).....	-2.39	-44.55	-4.24	-3.13	-4.11	-21.47
Estimated market value of owned home						
Mean.....	204,174	20,160	115,789	230,044	253,020	238,223
SE.....	4,271.93	4,450.54	3,459.77	7,578.36	7,635.56	10,352.63
CV(%).....	2.09	22.08	2.99	3.29	3.02	4.35
Estimated monthly rental value of owned home						
Mean.....	1,097	144	695	1,219	1,316	1,272
SE.....	11.77	27.50	15.41	25.04	23.99	35.86
CV(%).....	1.07	19.13	2.22	2.05	1.82	2.82
Gifts of goods and services, total						
Mean.....	1,310	396	749	1,672	1,598	1,123
SE.....	61.97	173.65	87.77	155.11	81.57	182.49
CV(%).....	4.73	43.88	11.72	9.28	5.11	16.25
Food						
Mean.....	98	16	51	116	145	52
SE.....	10.44	11.10	8.64	19.14	20.34	10.27
CV(%).....	10.62	67.84	16.80	16.48	13.99	19.66
Alcoholic beverages						
Mean.....	13	(¹)	11	15	13	17
SE.....	2.05	.10	2.89	4.48	3.54	6.34
CV(%).....	15.50	102.21	26.30	29.06	27.36	36.63
Housing						
Mean.....	248	73	147	326	308	172
SE.....	14.84	29.30	23.45	43.81	24.25	37.81
CV(%).....	5.98	39.95	15.98	13.44	7.88	22.00
Housekeeping supplies						
Mean.....	28	13	10	34	38	28
SE.....	3.16	10.55	1.57	8.16	4.93	8.90
CV(%).....	11.31	82.21	15.06	23.66	13.08	31.59
Household textiles						
Mean.....	15	(²)	5	22	24	5
SE.....	3.21	(²)	1.97	10.68	5.11	2.55
CV(%).....	20.91	(²)	39.16	48.90	21.66	51.88
Appliances and miscellaneous housewares						
Mean.....	23	6	21	26	28	13
SE.....	2.00	4.13	5.60	5.04	4.10	3.80
CV(%).....	8.68	74.35	26.85	19.75	14.75	28.96
Major appliances						
Mean.....	9	(²)	2	12	12	7
SE.....	1.63	(²)	.75	4.71	2.71	2.82
CV(%).....	18.64	(²)	35.40	38.13	21.80	42.14

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Small appliances and miscellaneous housewares						
Mean.....	14	6	19	13	15	6
SE.....	1.87	4.13	5.70	3.45	3.31	2.48
CV(%).....	13.10	74.35	30.44	26.17	21.49	38.78
Miscellaneous household equipment						
Mean.....	47	24	36	42	60	54
SE.....	5.07	15.66	7.36	8.39	8.04	27.60
CV(%).....	10.77	65.47	20.70	20.01	13.47	50.74
Other housing						
Mean.....	135	31	75	202	159	71
SE.....	12.44	14.78	21.02	37.40	19.98	23.63
CV(%).....	9.23	47.64	28.08	18.50	12.57	33.15
Apparel and services						
Mean.....	247	89	232	301	266	147
SE.....	23.40	44.21	40.64	74.23	23.39	25.04
CV(%).....	9.49	49.58	17.51	24.63	8.80	17.06
Males, 2 and over						
Mean.....	57	48	43	70	63	45
SE.....	4.86	40.43	8.48	12.32	6.61	12.27
CV(%).....	8.47	84.71	19.61	17.54	10.46	27.21
Females, 2 and over						
Mean.....	88	12	75	123	90	54
SE.....	17.32	6.80	34.97	58.67	13.24	12.62
CV(%).....	19.63	57.59	46.45	47.63	14.70	23.58
Children under 2						
Mean.....	37	3	47	35	40	19
SE.....	4.42	2.73	9.47	6.71	7.45	7.97
CV(%).....	12.02	89.41	20.06	18.95	18.78	41.96
Other apparel products and services						
Mean.....	64	27	66	73	73	29
SE.....	8.43	15.15	14.97	19.42	12.22	7.71
CV(%).....	13.12	57.01	22.54	26.78	16.79	26.44
Jewelry and watches						
Mean.....	8	6	11	3	9	8
SE.....	2.40	3.05	8.55	.67	2.16	2.82
CV(%).....	31.43	51.15	75.77	25.70	23.61	37.34
All other apparel products and services						
Mean.....	57	21	55	70	64	22
SE.....	7.59	14.84	11.21	19.41	12.36	7.39
CV(%).....	13.41	71.98	20.34	27.77	19.43	34.14
Transportation						
Mean.....	133	138	84	137	151	168
SE.....	16.24	133.95	29.56	35.95	22.43	74.68
CV(%).....	12.25	96.88	35.02	26.21	14.81	44.50
Healthcare						
Mean.....	38	1	10	37	57	56
SE.....	10.56	1.14	3.52	16.85	24.27	45.64
CV(%).....	27.65	99.66	35.08	45.63	42.65	81.20
Entertainment						
Mean.....	100	28	53	122	130	87
SE.....	7.78	17.19	8.83	23.59	13.67	24.39
CV(%).....	7.78	61.39	16.53	19.35	10.50	28.13
Toys, games, arts and crafts, and tricycles						
Mean.....	30	2	22	42	33	23
SE.....	2.93	1.56	5.66	6.90	5.64	9.71
CV(%).....	9.63	97.08	25.56	16.52	17.00	42.42
Other entertainment						
Mean.....	70	26	31	80	97	64
SE.....	7.32	17.26	6.10	21.18	13.16	21.49
CV(%).....	10.51	65.38	19.51	26.40	13.57	33.67
Personal care products and services						
Mean.....	21	6	16	15	26	34
SE.....	5.31	3.73	6.15	5.95	10.13	17.80
CV(%).....	25.47	61.19	38.86	40.49	38.32	52.63
Reading						
Mean.....	3	8	(¹)	3	6	1
SE.....	.75	7.81	.12	1.23	1.41	.73
CV(%).....	23.69	101.35	30.84	38.47	25.66	49.89
Education						
Mean.....	296	22	81	502	354	195
SE.....	36.64	21.90	66.29	85.48	43.61	93.05
CV(%).....	12.38	99.19	81.55	17.03	12.32	47.60

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2019 — Continued

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
All other gifts						
Mean.....	113	14	62	97	142	193
SE.....	16.25	6.26	11.80	27.15	17.94	89.08
CV(%).....	14.40	46.40	18.92	28.01	12.66	46.05

¹ Value is too small to display.

² No data reported.

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