

Table 3610. Consumer units of two or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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) ¹	92,473	3,328	15,438	18,926	17,768	17,330	19,683	12,912	6,771
Consumer unit characteristics:									
Income before taxes	\$104,047	\$61,156	\$92,591	\$115,288	\$132,595	\$117,907	\$71,503	\$77,479	\$60,106
Income after taxes	93,297	59,369	86,114	104,085	115,031	100,369	68,447	73,249	59,290
Age of reference person	50.1	22.2	30.1	39.4	49.5	59.5	73.0	69.1	80.4
Average number in consumer unit:									
People	3.1	2.9	3.3	3.8	3.4	2.7	2.3	2.4	2.3
Children under 188	.6	1.2	1.7	.9	.3	.1	.1	.1
Adults 65 and older4	(²)	(²)	(²)	.1	.2	1.7	1.7	1.8
Earners	1.6	2.0	1.8	1.8	2.0	1.7	.7	.9	.5
Vehicles	2.2	1.8	1.9	2.1	2.4	2.5	2.2	2.4	1.9
Percent distribution:									
Reference person:									
Men	48	49	45	46	46	47	54	52	57
Women	52	51	55	54	54	53	46	48	43
Housing tenure:									
Homeowner	71	26	51	66	76	82	88	87	90
With mortgage	45	16	40	55	58	48	30	35	21
Without mortgage	26	10	10	11	18	34	58	52	69
Renter	29	74	49	34	24	18	12	13	10
Race of reference person:									
Black or African-American	12	12	13	14	13	12	10	10	9
White, Asian, and all other races, not including Black or African-American	88	88	87	86	87	88	90	90	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	29	22	19	19	14	8	9	6
Not Hispanic or Latino	83	71	78	81	81	86	92	91	94
Education of reference person:									
Elementary (1-8)	3	1	2	3	3	3	3	3	3
High school (9-12)	27	39	27	23	25	28	31	29	36
College	70	60	71	74	72	69	65	68	60
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	1	(²)	1
At least one vehicle owned or leased	94	91	94	94	94	95	95	95	93
Average annual expenditures	\$74,664	\$50,628	\$66,711	\$81,774	\$87,433	\$79,913	\$61,934	\$65,546	\$55,051
Food	9,177	5,974	8,250	10,233	10,734	9,404	7,781	8,134	7,110
Food at home	6,010	3,602	5,013	6,679	6,911	6,301	5,476	5,648	5,148
Cereals and bakery products	779	436	637	905	901	763	728	730	723
Cereals and cereal products	255	159	225	304	297	245	215	217	213
Bakery products	524	277	411	601	604	518	512	514	510
Meats, poultry, fish, and eggs	1,302	907	1,095	1,391	1,488	1,424	1,166	1,221	1,061
Beef	357	234	320	379	407	394	305	307	301
Pork	255	181	205	266	290	261	261	274	235
Other meats	173	141	132	194	194	191	153	161	139
Poultry	234	167	204	256	272	268	184	202	149
Fish and seafood	206	128	166	206	238	234	195	208	170
Eggs	77	57	68	89	86	77	68	69	68
Dairy products	567	309	472	627	637	582	552	568	522
Fresh milk and cream	179	112	153	207	200	181	164	173	148
Other dairy products	388	197	319	420	437	401	388	395	374
Fruits and vegetables	1,183	713	974	1,303	1,370	1,223	1,105	1,114	1,088
Fresh fruits	426	253	358	470	488	433	403	416	379
Fresh vegetables	378	247	312	398	440	403	351	358	337
Processed fruits	151	101	122	176	170	152	141	131	161
Processed vegetables	228	113	181	259	272	235	209	209	211
Other food at home	2,179	1,237	1,836	2,452	2,515	2,308	1,925	2,015	1,754
Sugar and other sweets	205	144	163	231	231	204	198	195	204
Fats and oils	156	98	124	165	185	170	146	146	146

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, 2020-2021 — 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
Miscellaneous foods	1,181	609	1,068	1,338	1,349	1,248	1,001	1,040	925
Nonalcoholic beverages	565	351	431	636	665	603	513	552	440
Food prepared by consumer unit on out of town trips	73	34	50	82	85	83	67	81	39
Food away from home	3,167	2,372	3,237	3,554	3,823	3,103	2,305	2,486	1,962
Alcoholic beverages	571	234	541	568	606	708	506	580	366
Housing	24,692	18,932	23,516	27,436	27,544	25,306	20,852	21,915	18,827
Shelter	14,117	12,136	14,093	15,913	15,946	14,260	10,968	11,542	9,874
Owned dwellings	8,928	2,018	6,536	9,781	10,867	10,234	8,254	8,642	7,513
Mortgage interest and charges	3,530	778	3,202	4,777	4,891	3,573	1,788	2,145	1,108
Property taxes	2,830	679	1,698	2,772	3,237	3,605	3,090	3,108	3,055
Maintenance, repairs, insurance, and other expenses	2,568	562	1,637	2,233	2,739	3,056	3,376	3,389	3,351
Rented dwellings	4,143	9,697	7,080	5,203	3,672	2,509	1,743	1,868	1,506
Other lodging	1,046	421	477	928	1,408	1,517	971	1,031	854
Utilities, fuels, and public services	4,851	3,261	4,061	4,911	5,544	5,306	4,657	4,737	4,504
Natural gas	489	300	362	500	530	548	523	497	572
Electricity	1,747	1,259	1,493	1,757	1,926	1,874	1,744	1,773	1,688
Fuel oil and other fuels	128	429	70	94	140	171	174	166	188
Telephone services	1,688	1,226	1,504	1,756	2,048	1,830	1,393	1,484	1,219
Residential phone service, VOIP, and phone cards	183	43	61	106	172	238	336	308	391
Cellular phone service	1,505	1,183	1,443	1,650	1,877	1,592	1,056	1,176	828
Water and other public services	800	447	632	804	900	883	823	816	837
Household operations	1,813	813	1,917	2,571	1,707	1,545	1,501	1,445	1,606
Personal services	496	491	964	1,230	249	53	102	67	4167
Other household expenses	1,317	722	953	1,341	1,458	1,492	1,399	1,378	1,439
Housekeeping supplies	955	486	720	853	1,074	1,215	987	1,046	873
Laundry and cleaning supplies	198	124	154	200	236	221	188	195	174
Other household products	620	309	456	539	699	823	637	693	532
Postage and stationery	137	52	110	115	139	171	162	159	168
Household furnishings and equipment	2,956	2,236	2,725	3,189	3,273	2,980	2,740	3,144	1,969
Household textiles	135	80	104	143	155	156	126	130	119
Furniture	747	598	784	875	903	728	494	513	457
Floor coverings	38	11	37	48	38	36	35	30	45
Major appliances	497	345	453	513	510	595	447	461	419
Small appliances and miscellaneous housewares	154	94	146	156	173	175	136	147	116
Miscellaneous household equipment	1,384	1,108	1,200	1,454	1,494	1,290	1,502	1,863	814
Apparel and services	1,861	1,685	2,004	2,275	2,232	1,775	1,095	1,224	848
Men and boys	433	349	481	594	523	350	238	286	148
Men, 16 and over	308	288	306	336	388	303	214	251	143
Boys, 2 to 15	125	61	175	258	135	47	24	34	4
Women and girls	700	487	642	837	972	639	446	483	375
Women, 16 and over	556	411	482	574	763	572	413	441	360
Girls, 2 to 15	144	476	160	263	209	67	32	42	415
Children under 2	95	483	237	128	47	53	30	34	22
Footwear	377	527	393	460	442	363	205	240	137
Other apparel products and services	257	239	251	256	248	369	176	181	168
Transportation	12,529	11,006	12,564	14,433	14,562	12,574	9,055	10,168	6,932
Vehicle purchases (net outlay)	5,761	5,143	6,108	7,254	6,360	5,525	3,825	4,506	2,527
Cars and trucks, new	2,678	1,747	2,368	3,315	2,802	2,974	2,094	2,503	1,313
Cars and trucks, used	3,020	3,287	3,686	3,863	3,495	2,452	1,712	1,975	1,211
Other vehicles	63	4110	54	75	64	98	420	428	43
Gasoline, other fuels, and motor oil	2,231	2,174	2,240	2,430	2,677	2,289	1,590	1,774	1,240
Other vehicle expenses	4,124	3,436	3,808	4,297	4,987	4,345	3,348	3,545	2,972
Vehicle finance charges	333	249	367	403	413	336	178	213	111
Maintenance and repairs	1,073	770	959	1,110	1,257	1,177	919	994	778
Vehicle rental, leases, licenses, and other charges	890	722	771	973	1,099	850	778	780	773
Vehicle insurance	1,828	1,695	1,710	1,811	2,217	1,983	1,473	1,558	1,310
Public and other transportation	413	253	407	451	537	416	292	343	194
Healthcare	6,171	1,874	3,950	5,332	6,312	7,107	8,501	8,313	8,858
Health insurance	4,313	1,281	2,764	3,548	4,316	4,918	6,240	6,037	6,629
Medical services	1,116	377	813	1,210	1,257	1,334	1,067	1,101	1,002
Drugs	544	143	251	412	530	667	879	855	925
Medical supplies	198	74	120	162	209	189	314	321	301
Entertainment	3,830	1,775	3,146	4,278	4,524	4,109	3,416	3,863	2,564
Fees and admissions	672	245	480	1,031	868	543	485	483	488

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, 2020-2021 — 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
Audio and visual equipment and services	1,152	703	927	1,140	1,270	1,276	1,197	1,216	1,160
Pets, toys, hobbies, and playground equipment.....	1,069	613	1,033	1,247	993	1,213	949	1,108	646
Pets	839	426	728	939	778	1,043	782	903	552
Toys, hobbies, and playground equipment.....	230	187	305	309	215	170	167	205	94
Other entertainment supplies, equipment, and services	939	214	706	860	1,393	1,077	785	1,056	269
Personal care products and services	825	601	734	856	1,004	865	706	716	688
Reading	123	71	103	107	120	129	164	152	187
Education.....	1,531	1,733	1,092	1,192	3,043	1,820	546	477	676
Tobacco products and smoking supplies	362	272	345	381	394	447	268	319	172
Miscellaneous.....	1,049	376	756	1,148	1,330	1,054	1,037	1,059	994
Cash contributions.....	2,639	817	987	2,212	2,415	3,662	3,958	3,639	4,565
Personal insurance and pensions	9,302	5,278	8,723	11,323	12,613	10,953	4,049	4,986	2,263
Life and other personal insurance.....	589	133	256	533	744	785	671	737	544
Pensions and Social Security	8,712	5,145	8,468	10,790	11,869	10,168	3,379	4,249	1,719
Sources of income and personal taxes:									
Income before taxes	\$104,047	\$61,156	\$92,591	\$115,288	\$132,595	\$117,907	\$71,503	\$77,479	\$60,106
Wages and salaries.....	82,599	54,687	85,309	102,601	114,660	93,078	27,790	34,868	14,292
Self-employment income.....	7,415	3,781	3,922	8,043	10,292	11,022	4,394	5,401	2,473
Social Security, private and government retirement.....	9,743	551	664	1,331	3,099	8,226	33,841	31,993	37,366
Interest, dividends, rental income, and other property income.....	2,298	233	510	1,234	2,397	3,378	4,032	3,855	4,369
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	587	585	634	761	556	663	344	375	285
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,132	717	1,249	1,122	1,161	1,304	944	850	1,123
Other income.....	273	603	304	196	430	237	158	137	199
Personal taxes (contains some imputed values)	10,751	1,788	6,478	11,203	17,564	17,538	3,056	4,230	816
Federal income taxes.....	10,288	2,252	6,604	10,612	15,783	15,859	4,358	5,331	2,502
Stimulus payment (new UCC Q20202)#.....	-2,700	-2,483	-2,908	-3,066	-2,717	-2,402	-2,468	-2,549	-2,315
State and local income taxes	3,054	1,113	2,726	3,590	4,417	3,959	1,098	1,368	585
Other taxes.....	108	⁴ 905	55	67	81	122	68	80	44
Income after taxes	93,297	59,369	86,114	104,085	115,031	100,369	68,447	73,249	59,290
Addenda:									
Net change in total assets and liabilities	\$10,046	-\$1,094	-\$10,055	-\$1,364	\$206	\$42,927	\$18,602	\$21,202	\$13,643
Net change in total assets.....	38,623	12,550	31,108	41,502	34,288	65,142	26,721	31,872	16,898
Net change in total liabilities.....	28,577	13,644	41,163	42,866	34,083	22,216	8,119	10,670	3,254
Other financial information:									
Other money receipts.....	1,592	419	406	352	462	6,447	660	683	617
Mortgage principal paid on owned property.....	-3,083	-701	-1,977	-3,573	-4,254	-3,809	-2,184	-2,552	-1,482
Estimated market value of owned home.....	275,156	71,969	151,498	252,872	314,170	341,107	334,641	330,964	341,652
Estimated monthly rental value of owned home.....	1,399	392	868	1,332	1,566	1,676	1,657	1,639	1,692

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ 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.