

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

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) .....	44,096	1,884	5,998	3,969	6,477	10,396	15,372	9,584	5,787
Consumer unit characteristics:									
Income before taxes .....	\$86,316	\$51,791	\$90,487	\$99,387	\$101,437	\$101,437	\$68,949	\$78,712	\$52,780
Income after taxes .....	73,567	47,011	77,382	83,325	84,828	83,754	61,181	68,476	49,099
Age of reference person .....	55.6	22.1	29.3	39.4	50.2	59.7	73.6	69.2	80.8
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>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Adults 65 and older .....	.7	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.7	1.7	1.8
Earners .....	1.2	1.7	1.7	1.6	1.5	1.4	.6	.7	.3
Vehicles .....	2.2	1.6	1.8	1.7	2.3	2.5	2.2	2.4	2.0
Percent distribution:									
Reference person:									
Men .....	52	47	56	52	39	50	57	56	59
Women .....	48	53	44	48	61	50	43	44	41
Housing tenure:									
Homeowner .....	72	19	42	55	70	83	89	89	89
With mortgage .....	37	12	35	44	52	46	26	32	17
Without mortgage .....	36	7	7	11	18	37	63	57	72
Renter .....	28	81	58	45	30	17	11	11	11
Race of reference person:									
Black or African-American .....	11	13	14	16	15	10	7	8	6
White, Asian, and all other races .....	89	87	86	84	85	90	93	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	9	14	11	17	10	8	6	7	4
Not Hispanic or Latino .....	91	86	89	83	90	92	94	93	96
Education of reference person:									
Elementary (1-8) .....	2	( <sup>1</sup> )	1	3	2	2	3	2	4
High school (9-12) .....	27	35	17	18	27	29	32	29	38
College .....	70	65	82	79	71	69	65	69	58
Never attended and other .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	93	85	92	93	93	95	94	95	93
Average annual expenditures .....	\$66,483	\$47,359	\$62,064	\$66,767	\$71,762	\$74,800	\$62,542	\$67,499	\$54,389
Food .....	8,323	5,963	7,690	8,975	8,616	8,636	8,332	8,951	7,331
Food at home .....	4,636	2,770	3,636	4,441	4,798	5,058	4,919	5,101	4,626
Cereals and bakery products .....	559	343	406	512	547	602	628	634	619
Cereals and cereal products .....	162	124	150	160	175	172	161	166	152
Bakery products .....	396	219	256	352	373	430	468	468	467
Meats, poultry, fish, and eggs .....	980	517	727	946	1,072	1,068	1,038	1,066	992
Beef .....	261	127	186	244	300	286	274	287	254
Pork .....	196	79	123	183	226	215	213	222	199
Other meats .....	133	65	97	116	146	144	146	147	145
Poultry .....	174	124	164	208	195	172	167	170	162
Fish and seafood .....	156	80	103	139	143	186	175	177	171
Eggs .....	60	43	55	55	62	65	62	63	61
Dairy products .....	459	263	361	447	459	480	507	528	473
Fresh milk and cream .....	137	88	104	130	138	147	148	155	137
Other dairy products .....	322	175	257	317	321	333	359	373	336
Fruits and vegetables .....	897	516	707	841	874	972	986	1,021	928
Fresh fruits .....	333	191	241	290	309	368	381	402	347
Fresh vegetables .....	306	177	248	312	323	330	316	327	299
Processed fruits .....	111	65	92	103	93	116	130	129	131
Processed vegetables .....	147	83	126	136	149	157	158	163	151
Other food at home .....	1,741	1,130	1,435	1,696	1,845	1,936	1,761	1,852	1,614
Sugar and other sweets .....	164	86	112	149	165	179	187	195	173
Fats and oils .....	124	59	88	109	135	142	133	136	128
Miscellaneous foods .....	916	651	833	906	963	1,004	899	935	841
Nonalcoholic beverages .....	465	304	358	480	516	512	465	494	419

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 Survey, 2018-2019 — 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
Food prepared by consumer unit on out-of-town trips .....	72	31	44	52	66	100	77	92	53
Food away from home .....	3,687	3,194	4,054	4,534	3,819	3,578	3,412	3,849	2,705
Alcoholic beverages .....	802	518	934	999	909	822	676	816	450
Housing.....	20,984	16,565	21,090	22,390	22,202	22,466	19,581	21,078	17,116
Shelter .....	12,183	11,321	13,952	14,398	13,114	12,463	10,445	11,216	9,167
Owned dwellings .....	7,226	1,474	4,768	7,266	8,251	8,857	7,344	8,078	6,128
Mortgage interest and charges .....	2,575	696	2,670	3,824	3,725	3,087	1,615	2,067	865
Property taxes .....	2,465	484	1,218	2,018	2,549	3,030	2,892	3,114	2,523
Maintenance, repairs, insurance, other expenses .....	2,186	293	880	1,424	1,976	2,741	2,837	2,896	2,740
Rented dwellings.....	3,725	9,452	8,551	6,147	3,516	2,062	1,728	1,526	2,061
Other lodging.....	1,232	394	633	985	1,347	1,544	1,373	1,612	978
Utilities, fuels, and public services .....	4,238	2,780	3,292	4,063	4,543	4,732	4,369	4,557	4,059
Natural gas.....	421	150	290	383	420	468	485	488	479
Electricity.....	1,554	1,047	1,198	1,479	1,614	1,710	1,644	1,688	1,572
Fuel oil and other fuels.....	145	<sup>32</sup>	54	80	130	188	189	184	197
Telephone services.....	1,464	1,213	1,283	1,520	1,744	1,642	1,313	1,436	1,108
Residential phone service, VOIP, and phone cards.....	249	35	49	112	190	285	389	362	434
Cellular phone service .....	1,215	1,178	1,233	1,408	1,554	1,357	924	1,074	674
Water and other public services .....	654	339	468	601	634	724	739	761	703
Household operations .....	1,349	672	1,055	1,338	1,301	1,406	1,532	1,604	1,413
Personal services.....	100	<sup>81</sup>	206	269	<sup>60</sup>	<sup>34</sup>	78	<sup>60</sup>	<sup>107</sup>
Other household expenses.....	1,249	591	849	1,069	1,241	1,371	1,454	1,543	1,306
Housekeeping supplies .....	828	410	481	621	780	956	992	1,080	850
Laundry and cleaning supplies .....	179	97	117	189	167	203	198	212	177
Other household products.....	502	229	288	318	475	598	607	672	503
Postage and stationery .....	147	85	76	114	138	155	186	196	171
Household furnishings and equipment.....	2,386	1,381	2,310	1,971	2,463	2,909	2,244	2,622	1,627
Household textiles.....	147	72	83	103	148	208	147	189	80
Furniture .....	611	423	777	568	691	709	481	625	242
Floor coverings.....	34	<sup>11</sup>	23	24	31	44	38	47	23
Major appliances.....	328	234	264	291	331	357	352	400	272
Small appliances, miscellaneous housewares .....	142	114	136	143	152	144	141	158	114
Miscellaneous household equipment.....	1,125	527	1,028	842	1,110	1,447	1,086	1,204	896
Apparel and services .....	1,781	1,272	2,022	2,176	1,904	1,890	1,519	1,713	1,207
Men and boys.....	379	294	499	324	454	378	328	334	318
Men, 16 and over .....	347	287	479	268	393	343	308	309	306
Boys, 2 to 15 .....	32	8	20	56	61	35	20	25	11
Women and girls .....	734	476	651	998	738	855	640	740	479
Women, 16 and over.....	698	471	604	942	695	820	612	706	462
Girls, 2 to 15.....	36	<sup>5</sup>	47	55	43	35	28	34	18
Children under 2.....	38	<sup>5</sup>	81	<sup>35</sup>	<sup>25</sup>	60	16	23	<sup>6</sup>
Footwear.....	371	309	490	436	430	326	323	363	259
Other apparel products and services .....	259	187	300	384	256	272	212	252	145
Transportation .....	10,923	10,344	10,991	10,910	12,034	12,088	9,714	10,958	7,656
Vehicle purchases (net outlay).....	4,234	4,803	4,202	3,939	4,686	4,871	3,633	4,214	2,671
Cars and trucks, new .....	2,189	<sup>1,969</sup>	1,864	1,960	2,009	2,354	2,365	2,776	1,685
Cars and trucks, used .....	1,981	2,691	2,262	1,917	2,617	2,475	1,198	1,329	982
Other vehicles .....	65	<sup>143</sup>	<sup>77</sup>	<sup>61</sup>	<sup>60</sup>	<sup>42</sup>	<sup>69</sup>	<sup>109</sup>	<sup>4</sup>
Gasoline, other fuels, and motor oil .....	2,104	1,906	2,175	2,201	2,366	2,357	1,794	2,017	1,426
Other vehicle expenses.....	3,638	2,931	3,609	3,774	4,164	3,971	3,252	3,539	2,778
Vehicle finance charges.....	247	236	304	270	312	292	161	208	85
Maintenance and repairs .....	952	656	733	849	1,037	1,139	936	1,029	781
Vehicle rental, leases, licenses, and other charges .....	889	543	992	1,045	1,029	861	811	889	682
Vehicle insurance.....	1,550	1,496	1,581	1,610	1,786	1,678	1,344	1,413	1,231
Public and other transportation .....	946	704	1,004	995	819	890	1,034	1,188	780
Healthcare .....	6,242	2,181	3,178	4,034	5,177	6,773	8,590	8,299	9,072
Health insurance .....	4,265	1,134	2,233	2,712	3,430	4,518	6,025	5,879	6,267
Medical services.....	1,092	759	649	819	1,004	1,297	1,273	1,228	1,348
Drugs.....	642	219	211	376	529	693	940	865	1,063
Medical supplies.....	243	70	85	128	214	264	353	328	394
Entertainment .....	3,790	1,982	2,973	3,577	3,830	5,091	3,460	4,122	2,366
Fees and admissions .....	933	427	808	845	744	1,558	701	799	540
Audio and visual equipment and services .....	1,112	729	912	1,037	1,122	1,230	1,173	1,227	1,085
Pets, toys, hobbies, and playground equipment.....	966	671	946	1,310	1,191	1,134	708	803	552
Pets .....	846	593	847	1,167	1,078	996	589	675	450

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 Survey, 2018-2019 — 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
Toys, hobbies, and playground equipment.....	120	<sup>3</sup> 78	99	143	113	138	118	129	102
Other entertainment supplies, equipment, and services .....	778	155	306	386	773	1,170	878	1,293	190
Personal care products and services .....	859	609	743	875	904	926	863	912	782
Reading .....	123	46	63	93	80	119	185	196	165
Education.....	1,204	2,276	1,350	942	2,429	1,428	415	427	397
Tobacco products and smoking supplies.....	340	312	339	407	476	441	201	243	132
Miscellaneous.....	1,041	287	841	957	1,132	1,299	1,016	989	1,063
Cash contributions.....	2,477	506	974	1,249	2,152	2,775	3,556	3,765	3,211
Personal insurance and pensions .....	7,596	4,498	8,875	9,182	9,917	10,046	4,434	5,032	3,442
Life and other personal insurance.....	611	109	175	471	640	832	718	777	619
Pensions and Social Security .....	6,985	4,388	8,700	8,711	9,277	9,214	3,716	4,255	2,823
Sources of income and personal taxes:									
Money income before taxes .....	\$86,316	\$51,791	\$90,487	\$99,387	\$101,437	\$101,437	\$68,949	\$78,712	\$52,780
Wages and salaries.....	60,967	48,483	85,955	89,196	87,624	78,254	22,537	30,552	9,263
Self-employment income.....	6,884	1,415	2,651	6,697	7,990	9,246	7,190	9,764	2,926
Social Security, private and government retirement .....	14,398	<sup>3</sup> 740	431	1,340	2,908	10,213	32,565	31,364	34,552
Interest, dividends, rental income, other property income.....	2,957	177	559	1,061	1,424	2,691	5,550	5,864	5,030
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	278	222	226	345	471	333	169	170	168
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	563	<sup>3</sup> 274	365	447	781	564	613	552	715
Other income.....	269	480	299	301	240	137	325	445	<sup>3</sup> 126
Personal taxes (contains some imputed values) .....	12,749	4,780	13,105	16,063	16,609	17,683	7,768	10,236	3,681
Federal income taxes.....	10,136	3,569	10,082	12,936	13,135	13,966	6,386	8,337	3,154
State and local income taxes .....	2,507	1,196	2,980	3,082	3,180	3,592	1,317	1,821	483
Other taxes.....	106	<sup>3</sup> 16	43	45	294	125	65	78	44
Income after taxes .....	73,567	47,011	77,382	83,325	84,828	83,754	61,181	68,476	49,099
Addenda:									
Net change in total assets and liabilities .....	\$20,835	\$9,401	\$6,242	\$22,713	\$15,282	\$24,478	\$27,321	\$35,097	\$14,443
Net change in total assets.....	30,562	19,581	29,569	40,481	25,072	34,155	29,617	38,149	15,486
Net change in total liabilities.....	9,727	10,179	23,327	17,768	9,790	9,677	2,296	3,052	1,043
Other financial information:									
Other money receipts.....	1,181	<sup>3</sup> 647	292	798	710	2,968	683	950	239
Mortgage principal paid on owned property.....	-2,420	-322	-1,381	-2,456	-3,241	-3,309	-2,125	-2,517	-1,475
Estimated market value of owned home.....	232,663	37,612	109,233	168,619	214,005	278,341	298,238	301,081	293,529
Estimated monthly rental value of owned home.....	1,249	264	673	968	1,218	1,458	1,539	1,578	1,473
Gifts of goods and services, total .....	1,639	474	587	1,137	2,981	1,991	1,510	1,676	1,238
Food .....	134	<sup>3</sup> 22	83	57	169	222	110	146	54
Alcoholic beverages .....	22	<sup>3</sup> 3	21	30	33	19	21	26	12
Housing .....	343	91	136	253	503	419	358	469	175
Housekeeping supplies.....	38	<sup>3</sup> 1	21	40	39	39	48	62	26
Household textiles.....	18	( <sup>1</sup> )	<sup>3</sup> 4	<sup>3</sup> 2	<sup>3</sup> 0	28	16	24	<sup>3</sup> 4
Appliances and miscellaneous housewares.....	30	<sup>3</sup> 8	<sup>3</sup> 20	<sup>3</sup> 30	33	24	41	59	<sup>3</sup> 12
Major appliances.....	11	<sup>3</sup> 2	<sup>3</sup> 2	<sup>3</sup> 10	20	10	13	19	<sup>3</sup> 3
Small appliances and miscellaneous housewares.....	19	<sup>3</sup> 7	<sup>3</sup> 17	<sup>3</sup> 19	<sup>3</sup> 13	13	28	40	<sup>3</sup> 9
Miscellaneous household equipment.....	60	<sup>3</sup> 31	35	58	41	67	78	80	73
Other housing.....	197	<sup>3</sup> 51	56	124	360	261	175	244	61
Apparel and services.....	227	<sup>3</sup> 87	152	171	271	310	211	218	199
Males, 2 and over.....	59	<sup>3</sup> 2	45	32	88	76	55	67	36
Females, 2 and over .....	79	<sup>3</sup> 42	24	55	79	102	94	98	86
Children under 2.....	34	( <sup>2</sup> )	61	<sup>3</sup> 27	25	59	16	22	<sup>3</sup> 6
Other apparel products and services.....	55	<sup>3</sup> 43	<sup>3</sup> 22	<sup>3</sup> 58	79	73	46	31	71
Jewelry and watches .....	7	<sup>3</sup> 5	<sup>3</sup> 2	<sup>3</sup> 4	<sup>3</sup> 12	12	5	4	<sup>3</sup> 6
All other apparel products and services .....	48	<sup>3</sup> 38	<sup>3</sup> 20	<sup>3</sup> 54	66	61	41	26	<sup>3</sup> 65
Transportation .....	141	135	31	219	260	101	141	121	174
Healthcare .....	25	<sup>3</sup> 2	<sup>3</sup> 5	<sup>3</sup> 2	71	24	23	24	<sup>3</sup> 22

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 Survey, 2018-2019 — 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
Entertainment .....	127	<sup>3</sup> 72	49	94	165	191	112	119	100
Toys, games, arts and crafts, and tricycles .....	39	<sup>3</sup> 41	<sup>3</sup> 12	<sup>3</sup> 40	24	60	38	45	<sup>3</sup> 29
Other entertainment .....	89	<sup>3</sup> 31	37	54	141	131	74	75	72
Personal care products and services .....	30	<sup>3</sup> 25	15	41	17	36	36	25	53
Reading .....	4	<sup>3</sup> 3	( <sup>1</sup> )	<sup>3</sup> 1	5	4	4	6	2
Education .....	413	<sup>3</sup> 7	<sup>3</sup> 3	80	1,372	472	265	274	250
All other gifts .....	172	28	92	188	114	192	228	248	196

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

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