

**Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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) <sup>1</sup> .....	133,595	6,065	35,032	35,415	43,622	13,460
Percent distribution of consumer units.....	100.0	4.5	26.2	26.5	32.7	10.1
Consumer unit characteristics (mean values):						
Income before taxes.....	\$87,432	\$44,283	\$92,324	\$117,577	\$79,015	\$42,113
Income after taxes.....	78,743	42,335	84,563	102,512	71,183	41,969
Age of reference person.....	51.8	21.8	32.6	48.3	65.1	81.9
Average number in consumer unit:						
People.....	2.4	2.1	2.9	3.0	2.0	1.5
Children under 18.....	.6	.3	1.1	.8	.1	( <sup>2</sup> )
Adults 65 and older.....	.4	( <sup>2</sup> )	( <sup>2</sup> )	.1	.8	1.4
Earners.....	1.3	1.5	1.5	1.7	1.0	.2
Vehicles.....	1.9	1.3	1.7	2.1	2.0	1.4
Percent distribution:						
Reference person:						
Men.....	47	49	48	48	47	45
Women.....	53	51	52	52	53	55
Housing tenure:						
Homeowner.....	65	17	49	68	77	77
With mortgage.....	38	9	40	51	36	15
Without mortgage.....	27	8	9	18	41	62
Renter.....	35	83	51	32	23	23
Race of reference person:						
Black or African-American.....	13	14	14	15	13	8
White, Asian, and all other races, not including Black or African-American.....	87	86	86	85	87	92
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	15	21	19	18	10	5
Not Hispanic or Latino.....	85	79	81	82	90	95
Education of reference person:						
Elementary (1-8).....	3	( <sup>2</sup> )	2	3	3	5
High school (9-12).....	28	36	25	25	30	37
College.....	69	63	73	72	67	57
Never attended and other.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased.....	89	74	90	92	92	83
Annual aggregate expenditures.....	\$8,937,383	2.8	27.1	33.2	30.1	6.8
Food.....	1,105,178	3.0	26.9	34.1	29.2	6.8
Food at home.....	701,087	2.6	25.1	33.7	30.7	7.9
Cereals and bakery products.....	89,592	2.6	25.2	34.0	29.7	8.6
Cereals and cereal products.....	28,017	3.0	26.9	34.8	27.8	7.5
Bakery products.....	61,575	2.4	24.4	33.6	30.5	9.1
Meats, poultry, fish, and eggs.....	148,655	2.9	24.7	33.9	31.0	7.5
Beef.....	39,018	2.8	26.5	34.0	29.8	6.9
Pork.....	29,713	2.9	23.6	33.0	32.1	8.4
Other meats.....	20,081	3.1	23.2	34.1	30.8	8.8
Poultry.....	27,052	3.3	25.3	35.1	30.5	5.8
Fish and seafood.....	23,778	3.0	23.4	33.3	32.6	7.7
Eggs.....	9,012	2.5	26.3	33.4	29.6	8.2
Dairy products.....	65,568	2.4	24.4	33.0	31.7	8.5
Fresh milk and cream.....	20,941	2.8	24.3	33.5	31.8	7.5
Other dairy products.....	44,627	2.3	24.4	32.8	31.6	8.9
Fruits and vegetables.....	137,670	2.8	25.0	34.0	29.9	8.5
Fresh fruits.....	50,421	2.6	25.0	33.5	30.3	8.6
Fresh vegetables.....	43,712	2.8	25.5	34.0	29.3	8.4
Processed fruits.....	17,683	3.5	23.7	33.2	29.9	9.7
Processed vegetables.....	25,854	2.6	24.8	35.2	30.0	7.5
Other food at home.....	259,603	2.4	25.5	33.6	31.2	7.3
Sugar and other sweets.....	24,263	2.2	23.5	33.8	32.0	8.5

See footnotes at end of table.

**Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Fats and oils .....	17,664	3.0	23.2	33.3	32.3	8.2
Miscellaneous foods .....	139,776	2.2	26.5	33.3	30.5	7.6
Nonalcoholic beverages .....	68,632	2.7	24.4	34.1	32.2	6.7
Food prepared by consumer unit on out of town trips .....	9,267	2.4	27.4	34.5	31.8	3.9
Food away from home .....	404,091	3.7	30.0	34.6	26.6	5.1
Alcoholic beverages .....	73,841	3.0	29.9	29.4	32.2	5.5
Housing .....	3,021,905	3.1	27.9	31.0	30.6	7.4
Shelter .....	1,771,197	3.6	29.0	31.1	29.1	7.2
Owned dwellings .....	1,014,119	.8	22.8	34.0	35.0	7.4
Mortgage interest and charges .....	371,521	.8	29.4	39.7	27.5	2.6
Property taxes .....	330,672	.9	19.7	31.8	38.3	9.4
Maintenance, repairs, insurance, and other expenses .....	311,926	.8	18.0	29.7	40.4	11.0
Rented dwellings .....	625,766	8.4	41.1	24.9	18.4	7.3
Other lodging .....	131,312	2.2	19.2	38.1	35.2	5.3
Utilities, fuels, and public services .....	564,237	2.5	24.0	31.4	33.7	8.5
Natural gas .....	59,764	2.2	21.6	29.9	36.2	10.2
Electricity .....	207,189	2.7	24.4	30.2	33.8	8.9
Fuel oil and other fuels .....	16,247	<sup>4</sup> .8	14.1	31.4	40.9	12.7
Telephone services .....	188,193	2.6	25.8	33.4	31.5	6.7
Residential phone service, VOIP, and phone cards .....	22,060	<sup>4</sup> .6	8.8	21.5	47.6	21.4
Cellular phone service .....	166,134	2.8	28.1	35.0	29.4	4.7
Water and other public services .....	92,843	2.0	22.9	30.6	35.2	9.3
Household operations .....	218,873	1.7	33.6	27.8	28.3	8.6
Personal services .....	50,394	<sup>4</sup> .2	70.9	20.2	4.4	<sup>4</sup> 4.2
Other household expenses .....	168,479	2.1	22.4	30.1	35.5	9.9
Housekeeping supplies .....	107,042	2.1	21.3	30.9	36.5	9.3
Laundry and cleaning supplies .....	23,789	2.6	24.0	33.0	31.5	8.9
Other household products .....	68,508	2.0	20.2	31.0	38.1	8.7
Postage and stationery .....	14,745	1.3	21.9	26.8	37.1	12.9
Household furnishings and equipment .....	360,556	2.9	27.1	31.8	32.6	5.6
Household textiles .....	16,221	1.7	19.8	36.9	34.2	7.3
Furniture .....	95,600	2.8	30.8	33.7	27.4	5.3
Floor coverings .....	4,439	1.5	29.4	33.9	27.6	7.6
Major appliances .....	61,922	2.1	25.9	30.5	34.3	7.2
Small appliances and miscellaneous housewares .....	18,949	2.8	28.1	31.0	31.4	6.7
Miscellaneous household equipment .....	163,425	3.4	26.0	30.7	35.1	4.9
Apparel and services .....	233,952	3.8	32.0	36.5	23.3	4.3
Men and boys .....	56,507	3.8	34.0	35.8	23.2	3.2
Men, 16 and over .....	41,298	4.8	29.7	34.1	27.4	4.0
Boys, 2 to 15 .....	15,210	<sup>4</sup> 1.4	45.7	40.4	11.8	<sup>4</sup> .8
Women and girls .....	87,858	3.4	28.3	38.9	24.2	5.1
Women, 16 and over .....	73,157	3.7	26.1	37.6	26.7	5.9
Girls, 2 to 15 .....	14,701	<sup>4</sup> 2.2	39.3	45.3	12.0	<sup>4</sup> 1.2
Children under 2 .....	8,844	<sup>4</sup> 2.6	71.1	12.2	12.3	<sup>4</sup> 1.8
Footwear .....	44,801	4.6	29.7	38.2	23.9	3.6
Other apparel products and services .....	35,942	4.3	31.2	35.7	23.5	5.4
Transportation .....	1,464,325	3.3	30.3	33.8	27.8	4.8
Vehicle purchases (net outlay) .....	645,014	3.1	33.5	34.1	25.1	4.1
Cars and trucks, new .....	295,306	<sup>4</sup> 2.7	30.8	37.5	24.8	4.3
Cars and trucks, used .....	341,296	3.3	36.0	31.3	25.4	4.1
Other vehicles .....	8,412	<sup>4</sup> 8.6	29.8	34.5	27.1	( <sup>3</sup> )
Gasoline, other fuels, and motor oil .....	286,902	3.9	29.1	33.4	29.0	4.6
Other vehicle expenses .....	472,093	3.2	26.6	33.2	30.8	6.2
Vehicle finance charges .....	36,325	2.8	32.6	35.1	26.9	2.6
Maintenance and repairs .....	130,199	3.0	25.9	33.0	32.3	5.9
Vehicle rental, leases, licenses, and other charges .....	101,488	3.4	26.9	32.2	30.6	6.9
Vehicle insurance .....	204,080	3.4	25.7	33.6	30.7	6.6
Public and other transportation .....	60,316	2.9	31.7	35.6	26.2	3.5
Healthcare .....	728,228	1.1	19.4	27.0	39.4	13.1
Health insurance .....	494,784	1.0	18.3	26.5	40.7	13.4
Medical services .....	142,902	1.5	25.1	29.2	32.8	11.3
Drugs .....	66,401	1.3	15.0	25.3	44.1	14.3
Medical supplies .....	24,141	1.5	18.3	28.4	38.8	13.1
Entertainment .....	476,379	2.1	25.4	35.1	31.6	5.8

See footnotes at end of table.

**Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Fees and admissions .....	87,296	2.3	29.4	41.8	21.7	4.7
Audio and visual equipment and services .....	136,305	2.3	24.6	29.9	33.9	9.2
Pets, toys, hobbies, and playground equipment .....	129,294	2.4	27.1	32.0	32.5	6.0
Pets .....	102,783	2.2	23.2	33.2	34.9	6.6
Toys, hobbies, and playground equipment .....	26,511	<sup>4</sup> 3.2	42.2	27.4	23.4	3.8
Other entertainment supplies, equipment, and services .....	123,484	1.6	21.8	39.3	34.9	2.4
Personal care products and services .....	102,831	2.9	26.5	33.3	29.4	7.9
Reading .....	15,229	3.1	24.5	24.7	34.9	12.8
Education .....	163,787	7.8	21.6	48.7	19.4	2.6
Tobacco products and smoking supplies .....	45,605	2.8	29.0	29.2	35.6	3.5
Miscellaneous .....	131,738	1.4	24.8	35.9	30.2	7.7
Cash contributions .....	322,566	1.4	12.6	30.2	38.9	16.9
Personal insurance and pensions .....	1,051,819	2.2	30.8	39.2	26.2	1.6
Life and other personal insurance .....	63,249	1.0	15.7	35.7	39.6	7.9
Pensions and Social Security .....	988,570	2.3	31.8	39.5	25.3	1.1
Sources of income and personal taxes:						
Income before taxes .....	\$11,680,535	2.3	27.7	35.6	29.5	4.9
Wages and salaries .....	9,005,474	2.6	32.6	39.6	24.2	1.0
Self-employment income .....	812,912	1.7	21.4	43.3	31.5	2.0
Social Security, private and government retirement .....	1,286,764	<sup>4</sup> 1	1.7	6.2	61.1	30.9
Interest, dividends, rental income, and other property income .....	304,491	.9	7.9	27.7	48.9	14.6
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	78,876	4.2	30.3	31.9	28.5	5.1
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	147,077	2.8	27.9	30.2	31.4	7.6
Other income .....	44,941	18.0	23.8	31.7	19.9	6.6
Personal taxes (contains some imputed values) .....	1,160,821	1.0	23.4	46.0	29.4	.2
Federal income taxes .....	1,143,769	1.0	24.0	43.0	30.0	2.0
Stimulus payment .....	-339,560	3.1	30.7	30.2	28.3	7.7
State and local income taxes .....	342,557	1.5	29.0	41.5	26.6	1.4
Other taxes .....	14,055	<sup>4</sup> 42.7	14.4	17.8	22.3	2.8
Income after taxes .....	10,519,715	2.4	28.2	34.5	29.5	5.4

<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.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2022