

Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022

(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) ¹	134,090	7,328	34,931	36,173	43,470	12,188
Percent distribution of consumer units.....	100.0	5.5	26.1	27.0	32.4	9.1
Consumer unit characteristics (mean values):						
Income before taxes.....	\$94,003	\$52,225	\$100,315	\$126,892	\$81,827	\$46,855
Income after taxes.....	83,195	49,618	89,641	108,615	73,086	45,519
Age of reference person.....	52.1	22.4	33.4	49.1	66.1	82.5
Average number in consumer unit:						
People.....	2.4	2.1	2.9	3.0	1.9	1.5
Children under 18.....	.6	.3	1.1	.8	.1	(²)
Adults 65 and older.....	.4	(²)	(³)	.1	.9	1.3
Earners.....	1.3	1.4	1.6	1.8	1.0	.2
Vehicles.....	1.9	1.2	1.8	2.1	2.0	1.4
Percent distribution:						
Reference person:						
Men.....	49	53	51	49	48	43
Women.....	51	47	49	51	52	57
Housing tenure:						
Homeowner.....	65	19	51	70	77	77
With mortgage.....	38	12	42	51	35	16
Without mortgage.....	27	7	9	19	42	61
Renter.....	35	81	49	30	23	23
Race of reference person:						
Black or African-American.....	13	11	14	15	13	7
White, Asian, and all other races, not including Black or African-American.....	87	89	86	85	87	93
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	15	22	20	17	9	6
Not Hispanic or Latino.....	85	78	80	83	91	94
Education of reference person:						
Elementary (1-8).....	3	(²)	(²)	3	2	4
High school (9-12).....	28	38	24	24	31	35
College.....	69	61	74	73	67	60
Never attended and other.....	(³)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased.....	89	74	90	92	90	84
Annual aggregate expenditures.....	\$9,782,862	3.6	26.9	33.7	29.3	6.5
Food.....	1,251,954	3.7	28.1	33.1	29.5	5.5
Food at home.....	764,242	3.5	27.7	31.9	30.7	6.3
Cereals and bakery products.....	95,405	3.3	27.5	32.4	30.1	6.7
Cereals and cereal products.....	28,807	3.6	30.3	33.1	27.7	5.3
Bakery products.....	66,598	3.1	26.3	32.1	31.2	7.4
Meats, poultry, fish, and eggs.....	162,883	3.8	27.5	30.7	32.1	5.9
Beef.....	42,539	3.1	26.9	29.6	35.0	5.4
Pork.....	33,024	(²)	26.6	30.4	31.7	5.7
Other meats.....	22,444	2.9	26.5	32.2	32.4	5.9
Poultry.....	28,755	3.9	29.9	32.8	28.2	5.3
Fish and seafood.....	24,469	3.1	26.4	29.0	33.8	7.7
Eggs.....	11,652	4.4	30.3	30.8	28.1	6.3
Dairy products.....	71,295	3.5	27.0	31.9	30.7	7.0
Fresh milk and cream.....	22,541	3.8	27.8	32.7	29.0	6.6
Other dairy products.....	48,754	3.3	26.6	31.5	31.4	7.2
Fruits and vegetables.....	147,321	3.5	28.5	31.5	30.0	6.5
Fresh fruits.....	54,448	3.4	28.1	31.4	30.2	6.9
Fresh vegetables.....	47,210	3.5	29.0	31.0	30.4	6.0
Processed fruits.....	19,288	3.4	28.0	32.5	28.4	7.7
Processed vegetables.....	26,375	3.7	28.4	32.0	30.0	5.8
Other food at home.....	287,338	3.3	27.7	32.5	30.4	6.1
Sugar and other sweets.....	26,427	2.4	26.5	31.8	31.6	7.8

See footnotes at end of table.

Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — 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	21,038	3.0	28.7	32.9	29.1	6.2
Miscellaneous foods	149,686	3.6	28.0	32.6	29.6	6.2
Nonalcoholic beverages	78,246	3.3	27.6	32.4	31.3	5.4
Food prepared by consumer unit on out of town trips	11,941	2.2	25.1	33.7	34.4	(²)
Food away from home	487,712	4.2	28.7	35.1	27.6	4.3
Alcoholic beverages	78,159	4.0	30.0	29.6	32.1	4.3
Housing	3,258,013	3.9	28.2	31.6	29.2	7.0
Shelter	1,945,236	4.5	29.1	31.6	27.9	7.0
Owned dwellings	1,103,524	1.2	24.3	34.5	32.9	7.1
Mortgage interest and charges	415,786	1.4	31.5	39.3	25.0	2.7
Property taxes	344,551	1.1	20.6	33.5	36.2	8.5
Maintenance, repairs, insurance, and other expenses	343,187	.9	19.2	29.7	39.1	11.1
Rented dwellings	669,166	10.4	39.6	25.0	17.9	7.0
Other lodging	172,546	(²)	18.6	38.0	34.4	6.0
Utilities, fuels, and public services	609,999	3.2	24.4	31.8	32.7	7.9
Natural gas	71,739	2.6	22.7	31.4	34.6	8.7
Electricity	225,710	3.4	25.0	30.9	32.9	7.8
Fuel oil and other fuels	21,506	(²)	(²)	25.6	38.3	13.9
Telephone services	191,929	3.5	25.4	34.0	30.8	6.3
Residential phone service, VOIP, and phone cards	19,716	(²)	8.7	22.6	46.7	21.2
Cellular phone service	172,214	3.8	27.3	35.4	29.0	4.6
Water and other public services	99,115	2.7	23.3	31.4	33.3	9.2
Household operations	247,981	2.5	35.0	27.9	26.3	8.2
Personal services	65,450	(²)	67.7	21.3	(²)	(²)
Other household expenses	182,531	2.7	23.3	30.3	34.0	9.7
Housekeeping supplies	105,461	2.4	25.4	31.2	33.1	8.0
Laundry and cleaning supplies	22,757	2.1	25.6	33.4	30.8	8.0
Other household products	65,552	(²)	25.5	31.6	33.1	7.6
Postage and stationery	17,151	(²)	24.4	26.6	36.0	9.3
Household furnishings and equipment	349,336	3.1	26.0	34.6	31.6	4.7
Household textiles	18,516	(²)	20.0	39.0	29.9	(²)
Furniture	100,050	3.1	26.9	36.7	29.5	3.8
Floor coverings	4,504	3.3	24.1	37.2	31.1	(²)
Major appliances	54,687	2.6	26.0	32.3	33.9	5.3
Small appliances and miscellaneous housewares	19,045	4.1	26.5	29.1	35.6	4.7
Miscellaneous household equipment	152,534	3.2	26.1	34.1	31.9	4.7
Apparel and services	260,599	3.5	33.3	35.7	24.4	3.2
Men and boys	60,825	3.7	30.3	40.5	23.2	2.3
Men, 16 and over	46,479	4.7	25.3	39.3	27.7	3.0
Boys, 2 to 15	14,346	(²)	46.4	44.3	(²)	(²)
Women and girls	98,514	2.6	29.7	36.1	27.8	3.8
Women, 16 and over	86,260	2.9	27.4	34.8	30.7	4.2
Girls, 2 to 15	12,255	(²)	45.9	45.6	6.9	(²)
Children under 2	9,903	(²)	71.2	(²)	5.2	(²)
Footwear	53,423	3.0	37.4	32.6	23.5	3.5
Other apparel products and services	37,934	(²)	31.8	36.2	23.7	3.1
Transportation	1,648,616	4.3	27.8	35.6	27.9	4.3
Vehicle purchases (net outlay)	602,859	5.0	27.9	37.8	25.7	3.5
Cars and trucks, new	294,368	(²)	30.5	33.1	29.4	(²)
Cars and trucks, used	300,222	6.2	25.5	42.1	22.5	3.7
Other vehicles	8,269	⁴ 17.9	(²)	(²)	(²)	(⁵)
Gasoline, other fuels, and motor oil	418,327	4.4	28.7	34.6	28.3	4.0
Other vehicle expenses	514,121	3.5	27.2	33.3	30.6	5.4
Vehicle finance charges	39,501	4.2	33.3	36.1	24.1	2.3
Maintenance and repairs	155,554	2.6	25.2	32.9	33.8	5.5
Vehicle rental, leases, licenses, and other charges	105,564	3.1	29.1	31.9	31.1	4.8
Vehicle insurance	213,503	4.3	26.7	33.7	29.1	6.2
Public and other transportation	113,309	3.8	27.1	38.2	26.1	4.8
Healthcare	784,461	1.5	18.5	29.4	39.4	11.3
Health insurance	515,341	1.3	18.7	27.6	40.2	12.2
Medical services	158,696	1.7	21.0	33.3	37.1	7.0
Drugs	82,408	(²)	14.5	(²)	38.1	13.2
Medical supplies	28,016	2.2	13.7	30.3	40.8	13.0
Entertainment	463,625	3.4	26.7	33.6	31.4	4.8

See footnotes at end of table.

Table 2602. Generation of reference person: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2022 — 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	111,620	2.6	27.6	40.5	25.6	3.8
Audio and visual equipment and services	136,793	3.1	22.4	29.9	36.3	8.4
Pets, toys, hobbies, and playground equipment	121,681	3.9	27.9	31.2	32.6	4.5
Pets	99,286	(²)	26.2	31.2	34.0	4.4
Toys, hobbies, and playground equipment	22,395	(²)	35.0	30.9	26.3	(²)
Other entertainment supplies, equipment, and services	93,530	(²)	(²)	34.2	(²)	(²)
Personal care products and services	116,121	3.8	27.8	32.5	29.9	6.0
Reading	15,644	(²)	23.2	24.7	35.3	12.7
Education	179,063	11.9	17.8	52.1	15.4	(²)
Tobacco products and smoking supplies	49,790	3.3	24.0	33.5	35.7	3.5
Miscellaneous	135,227	(²)	25.1	29.7	34.9	7.9
Cash contributions	369,374	(²)	12.0	26.5	35.5	(²)
Personal insurance and pensions	1,172,216	3.0	31.0	40.1	23.7	(²)
Life and other personal insurance	69,620	(²)	18.0	31.3	41.9	7.7
Pensions and Social Security	1,102,596	3.1	31.8	40.7	22.6	(²)
Sources of income and personal taxes:						
Income before taxes	\$12,604,933	3.0	27.8	36.4	28.2	4.5
Wages and salaries	9,818,116	3.5	32.8	40.8	21.8	1.2
Self-employment income	863,769	(²)	21.7	42.6	31.1	2.4
Social Security, private and government retirement	1,396,199	(²)	1.5	5.9	65.9	26.4
Interest, dividends, rental income, and other property income	307,597	(²)	7.1	22.4	53.0	16.1
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	83,294	5.5	31.8	27.0	31.0	4.7
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	89,571	(²)	20.4	32.5	36.6	8.9
Other income	46,387	(²)	25.6	(²)	22.4	(²)
Personal taxes (contains some imputed values)	1,449,337	1.3	25.7	45.6	26.2	(²)
Federal income taxes	1,068,402	.9	24.1	47.1	26.9	(²)
Stimulus payment (through Q20221)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
State and local income taxes	369,717	2.4	30.6	41.7	23.9	1.4
Other taxes	11,217	(²)	22.7	34.5	33.6	7.8
Income after taxes	11,155,596	3.3	28.1	35.2	28.5	5.0

¹ Data are rounded to the nearest thousands.

² Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See www.bls.gov/cex/tables-getting-started-guide.htm for more information.

³ Value is too small to display.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.