

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Number of consumer units (in thousands).....	131,439	34,845	35,498	43,763	16,206	1,128
Consumer unit characteristics:						
Income before taxes						
Mean.....	\$78,635	\$67,076	\$106,506	\$80,086	\$41,710	\$32,832
SE.....	1,412.01	1,530.03	3,262.78	2,094.77	1,341.07	3,036.29
CV(%).....	1.80	2.28	3.06	2.62	3.22	9.25
Income after taxes						
Mean.....	67,241	58,628	88,794	67,950	39,185	30,565
SE.....	996.40	1,163.53	2,156.03	1,510.66	1,186.76	2,827.83
CV(%).....	1.48	1.98	2.43	2.22	3.03	9.25
Age of reference person.....	51.1	29.0	45.2	62.1	79.0	92.3
Average number in consumer unit:						
People.....	2.5	2.6	3.1	2.1	1.7	1.3
Children under 18.....	.6	.9	1.1	.2	(¹)	(²)
Adults 65 and older.....	.4	(¹)	(¹)	.6	1.4	1.3
Earners.....	1.3	1.5	1.7	1.2	.3	.1
Vehicles.....	1.9	1.6	2.1	2.1	1.6	1.0
Percent distribution:						
Reference person:						
Men.....	47	49	47	48	43	46
Women.....	53	51	53	52	57	54
Housing tenure:						
Homeowner.....	63	37	64	77	81	64
With mortgage.....	37	29	52	39	19	8
Without mortgage.....	26	8	13	38	62	56
Renter.....	37	63	36	23	19	36
Race of reference person:						
Black or African-American.....	13	14	15	13	8	8
White, Asian, and all other races.....	87	86	85	87	92	92
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	13	18	19	9	5	5
Not Hispanic or Latino.....	87	82	81	91	95	95
Education of reference person:						
Elementary (1-8).....	3	2	3	3	5	9
High school (9-12).....	30	26	27	30	41	43
College.....	67	72	70	66	54	49
Never attended and other.....	(¹)	(¹)	(¹)	(¹)	(¹)	(²)
At least one vehicle owned or leased.....	88	84	91	91	87	61
Average annual expenditures						
Mean.....	\$61,224	\$52,874	\$74,683	\$63,325	\$45,551	\$34,824
SE.....	775.65	917.61	1,350.91	1,168.89	1,026.50	2,600.20
CV(%).....	1.27	1.74	1.81	1.85	2.25	7.47
Food						
Mean.....	7,923	7,061	9,826	7,889	5,887	3,146
Share.....	12.9	13.4	13.2	12.5	12.9	9.0
SE.....	107.65	192.36	211.44	139.46	244.16	483.53
CV(%).....	1.36	2.72	2.15	1.77	4.15	15.37
Food at home						
Mean.....	4,464	3,724	5,377	4,597	3,784	2,045
Share.....	7.3	7.0	7.2	7.3	8.3	5.9
SE.....	63.69	103.36	145.50	88.84	160.56	313.98
CV(%).....	1.43	2.78	2.71	1.93	4.24	15.35
Cereals and bakery products						
Mean.....	569	465	694	573	522	312
Share.....	.9	.9	.9	.9	1.1	.9
SE.....	11.22	17.20	26.90	14.86	28.25	53.18
CV(%).....	1.97	3.70	3.88	2.59	5.42	17.05
Cereals and cereal products						
Mean.....	178	159	227	168	136	91

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Cereals and cereal products						
Share .....	.3	.3	.3	.3	.3	.3
SE	3.91	8.67	9.94	5.30	11.06	24.19
CV(%)	2.20	5.44	4.38	3.15	8.12	26.48
Bakery products						
Mean	392	306	467	404	385	221
Share .....	.6	.6	.6	.6	.8	.6
SE	8.65	11.41	20.67	11.46	20.97	35.07
CV(%)	2.21	3.73	4.43	2.83	5.44	15.90
Meats, poultry, fish, and eggs						
Mean	961	792	1,174	1,002	760	450
Share	1.6	1.5	1.6	1.6	1.7	1.3
SE	16.73	29.12	42.59	24.03	52.16	123.79
CV(%)	1.74	3.68	3.63	2.40	6.86	27.48
Beef						
Mean	253	202	331	250	207	135
Share .....	.4	.4	.4	.4	.5	.4
SE	8.78	12.58	22.02	11.99	21.16	53.52
CV(%)	3.46	6.22	6.65	4.80	10.21	39.55
Pork						
Mean	180	149	213	190	150	106
Share .....	.3	.3	.3	.3	.3	.3
SE	5.12	8.12	10.67	7.31	11.99	34.21
CV(%)	2.84	5.46	5.01	3.85	8.01	32.24
Other meats						
Mean	129	95	158	141	110	81
Share .....	.2	.2	.2	.2	.2	.2
SE	3.93	6.15	8.47	6.96	11.82	31.94
CV(%)	3.04	6.44	5.36	4.94	10.78	39.64
Poultry						
Mean	180	174	232	170	112	68
Share .....	.3	.3	.3	.3	.2	.2
SE	4.32	10.06	10.05	6.20	7.07	26.88
CV(%)	2.39	5.77	4.33	3.65	6.33	39.24
Fish and seafood						
Mean	154	116	163	185	133	36
Share .....	.3	.2	.2	.3	.3	.1
SE	5.93	9.45	9.23	12.68	11.51	12.79
CV(%)	3.86	8.14	5.67	6.84	8.64	35.65
Eggs						
Mean	64	55	78	66	48	24
Share .....	.1	.1	.1	.1	.1	.1
SE	1.64	2.66	3.29	2.50	3.77	8.31
CV(%)	2.56	4.80	4.24	3.81	7.81	34.44
Dairy products						
Mean	449	378	544	452	400	191
Share .....	.7	.7	.7	.7	.9	.5
SE	7.84	13.59	17.82	12.34	16.83	43.35
CV(%)	1.75	3.60	3.28	2.73	4.21	22.69
Fresh milk and cream						
Mean	147	127	181	145	122	74
Share .....	.2	.2	.2	.2	.3	.2
SE	2.84	4.68	6.82	4.16	5.71	14.00
CV(%)	1.94	3.70	3.77	2.88	4.67	18.95
Other dairy products						
Mean	303	251	363	307	277	117
Share .....	.5	.5	.5	.5	.6	.3
SE	5.99	10.53	13.47	9.88	13.71	34.23
CV(%)	1.98	4.19	3.71	3.22	4.94	29.20
Fruits and vegetables						
Mean	858	717	1,008	890	759	444
Share	1.4	1.4	1.3	1.4	1.7	1.3
SE	17.30	29.40	34.18	21.67	41.26	94.06
CV(%)	2.02	4.10	3.39	2.43	5.44	21.18
Fresh fruits						
Mean	318	262	364	337	289	188
Share .....	.5	.5	.5	.5	.6	.5
SE	6.62	12.88	14.14	10.60	16.15	53.09
CV(%)	2.08	4.92	3.89	3.15	5.59	28.20
Fresh vegetables						
Mean	283	234	343	292	234	128
Share .....	.5	.4	.5	.5	.5	.4

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Fresh vegetables						
SE	7.67	10.33	15.03	9.60	17.97	33.64
CV(%)	2.71	4.41	4.38	3.29	7.69	26.23
Processed fruits						
Mean	114	100	127	115	114	46
Share .....	.2	.2	.2	.2	.3	.1
SE	3.07	5.38	5.44	4.27	8.16	14.33
CV(%)	2.70	5.36	4.28	3.70	7.13	30.87
Processed vegetables						
Mean	144	121	173	146	122	81
Share .....	.2	.2	.2	.2	.3	.2
SE	3.60	6.76	7.92	4.89	8.58	17.52
CV(%)	2.51	5.60	4.57	3.34	7.03	21.59
Other food at home						
Mean	1,627	1,372	1,958	1,681	1,344	648
Share	2.7	2.6	2.6	2.7	3.0	1.9
SE	23.07	36.31	54.17	36.26	51.20	95.83
CV(%)	1.42	2.65	2.77	2.16	3.81	14.80
Sugar and other sweets						
Mean	151	110	183	158	149	66
Share .....	.2	.2	.2	.3	.3	.2
SE	3.93	5.25	10.49	5.62	10.32	19.63
CV(%)	2.61	4.76	5.75	3.55	6.94	29.86
Fats and oils						
Mean	118	91	141	125	109	50
Share .....	.2	.2	.2	.2	.2	.1
SE	3.41	4.69	6.13	5.34	6.11	15.95
CV(%)	2.90	5.18	4.34	4.28	5.62	31.87
Miscellaneous foods						
Mean	865	790	1,031	868	671	367
Share	1.4	1.5	1.4	1.4	1.5	1.1
SE	13.52	23.68	32.74	22.52	32.62	65.52
CV(%)	1.56	3.00	3.18	2.59	4.86	17.87
Nonalcoholic beverages						
Mean	438	345	531	464	370	157
Share .....	.7	.7	.7	.7	.8	.5
SE	8.28	12.67	19.42	12.87	19.54	41.32
CV(%)	1.89	3.67	3.66	2.77	5.28	26.33
Food prepared by consumer unit on out-of-town trips						
Mean	56	36	72	65	45	8
Share .....	.1	.1	.1	.1	.1	(¹)
SE	2.62	2.06	4.85	4.50	6.70	5.20
CV(%)	4.64	5.71	6.73	6.91	14.77	62.50
Food away from home						
Mean	3,459	3,338	4,449	3,292	2,102	1,101
Share	5.6	6.3	6.0	5.2	4.6	3.2
SE	62.38	126.90	120.02	83.87	133.94	284.51
CV(%)	1.80	3.80	2.70	2.55	6.37	25.83
Alcoholic beverages						
Mean	583	560	693	617	317	68
Share	1.0	1.1	.9	1.0	.7	.2
SE	18.53	35.37	50.97	31.61	24.46	38.87
CV(%)	3.18	6.31	7.36	5.13	7.71	57.34
Housing						
Mean	20,091	18,329	24,050	20,003	15,511	18,350
Share	32.8	34.7	32.2	31.6	34.1	52.7
SE	251.42	289.36	427.69	432.41	373.81	1,884.89
CV(%)	1.25	1.58	1.78	2.16	2.41	10.27
Shelter						
Mean	11,747	11,415	14,193	11,159	8,644	12,439
Share	19.2	21.6	19.0	17.6	19.0	35.7
SE	174.04	220.69	306.49	265.80	343.07	1,646.61
CV(%)	1.48	1.93	2.16	2.38	3.97	13.24
Owned dwellings						
Mean	6,678	4,096	8,623	7,722	5,369	3,494
Share	10.9	7.7	11.5	12.2	11.8	10.0
SE	136.48	176.07	274.83	229.44	261.02	469.68
CV(%)	2.04	4.30	3.19	2.97	4.86	13.44
Mortgage interest and charges						
Mean	2,775	2,216	4,329	2,686	992	211

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Mortgage interest and charges						
Share	4.5	4.2	5.8	4.2	2.2	.6
SE	56.94	85.15	149.28	88.65	86.82	110.42
CV(%)	2.05	3.84	3.45	3.30	8.75	52.39
Property taxes						
Mean	2,200	1,091	2,729	2,687	2,133	1,860
Share	3.6	2.1	3.7	4.2	4.7	5.3
SE	53.01	52.57	112.22	82.39	86.80	282.55
CV(%)	2.41	4.82	4.11	3.07	4.07	15.19
Maintenance, repairs, insurance, other expenses						
Mean	1,703	788	1,565	2,349	2,244	1,423
Share	2.8	1.5	2.1	3.7	4.9	4.1
SE	76.53	79.86	97.69	164.44	194.70	321.38
CV(%)	4.49	10.13	6.24	7.00	8.67	22.58
Rented dwellings						
Mean	4,249	6,895	4,589	2,372	2,577	8,621
Share	6.9	13.0	6.1	3.7	5.7	24.8
SE	66.68	204.70	110.85	79.23	251.31	1,498.27
CV(%)	1.57	2.97	2.42	3.34	9.75	17.38
Other lodging						
Mean	821	425	981	1,064	698	324
Share	1.3	.8	1.3	1.7	1.5	.9
SE	28.01	29.65	57.26	58.45	53.25	162.76
CV(%)	3.41	6.98	5.83	5.49	7.63	50.23
Utilities, fuels, and public services						
Mean	4,049	3,183	4,757	4,359	3,621	2,574
Share	6.6	6.0	6.4	6.9	8.0	7.4
SE	34.41	51.30	60.00	49.63	66.91	184.55
CV(%) .....	.85	1.61	1.26	1.14	1.85	7.17
Natural gas						
Mean	410	288	465	460	418	358
Share .....	.7	.5	.6	.7	.9	1.0
SE	11.04	10.08	14.66	15.08	22.91	62.28
CV(%)	2.69	3.49	3.15	3.28	5.48	17.42
Electricity						
Mean	1,496	1,206	1,694	1,612	1,411	964
Share	2.4	2.3	2.3	2.5	3.1	2.8
SE	18.13	31.39	26.06	21.29	24.90	99.53
CV(%)	1.21	2.60	1.54	1.32	1.76	10.32
Fuel oil and other fuels						
Mean	121	40	113	165	194	191
Share .....	.2	.1	.2	.3	.4	.5
SE	8.66	5.82	10.27	13.64	21.39	79.27
CV(%)	7.13	14.65	9.06	8.29	11.04	41.55
Telephone services						
Mean	1,407	1,203	1,772	1,451	983	642
Share	2.3	2.3	2.4	2.3	2.2	1.8
SE	14.67	24.22	30.16	22.84	23.07	61.18
CV(%)	1.04	2.01	1.70	1.57	2.35	9.53
Residential phone service, VOIP, and phone cards						
Mean	220	70	182	294	412	393
Share .....	.4	.1	.2	.5	.9	1.1
SE	6.50	4.36	8.98	9.87	12.29	39.57
CV(%)	2.96	6.24	4.94	3.36	2.98	10.08
Cellular phone service						
Mean	1,188	1,133	1,590	1,158	571	249
Share	1.9	2.1	2.1	1.8	1.3	.7
SE	15.50	22.98	30.33	24.12	21.57	46.04
CV(%)	1.31	2.03	1.91	2.08	3.78	18.49
Water and other public services						
Mean	614	446	713	672	615	420
Share	1.0	.8	1.0	1.1	1.3	1.2
SE	14.38	12.21	20.65	19.39	26.11	47.25
CV(%)	2.34	2.74	2.90	2.89	4.25	11.25
Household operations						
Mean	1,522	1,522	1,892	1,286	1,287	2,425
Share	2.5	2.9	2.5	2.0	2.8	7.0
SE	36.26	72.10	75.82	60.61	77.81	688.49
CV(%)	2.38	4.74	4.01	4.71	6.05	28.39
Personal services						
Mean	472	814	736	73	155	1,606
Share .....	.8	1.5	1.0	.1	.3	4.6

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Personal services						
SE	28.03	63.60	60.85	44.21	59.06	676.81
CV(%)	5.94	7.81	8.26	60.41	38.01	42.13
Other household expenses						
Mean	1,050	708	1,156	1,213	1,131	819
Share	1.7	1.3	1.5	1.9	2.5	2.4
SE	21.47	20.71	43.88	38.57	51.90	132.50
CV(%)	2.04	2.93	3.80	3.18	4.59	16.18
Housekeeping supplies						
Mean	747	512	905	819	722	464
Share	1.2	1.0	1.2	1.3	1.6	1.3
SE	22.86	26.88	57.53	33.94	56.37	191.01
CV(%)	3.06	5.25	6.36	4.15	7.81	41.19
Laundry and cleaning supplies						
Mean	184	139	246	180	159	73
Share .....	.3	.3	.3	.3	.3	.2
SE	9.24	9.08	28.38	8.28	15.98	23.39
CV(%)	5.03	6.54	11.52	4.61	10.06	31.83
Other household products						
Mean	431	286	516	484	415	355
Share .....	.7	.5	.7	.8	.9	1.0
SE	15.95	18.88	43.72	26.45	40.20	187.86
CV(%)	3.70	6.60	8.47	5.47	9.68	52.95
Postage and stationery						
Mean	132	87	142	155	148	35
Share .....	.2	.2	.2	.2	.3	.1
SE	7.36	7.39	17.23	12.06	15.39	14.39
CV(%)	5.57	8.49	12.12	7.77	10.40	40.59
Household furnishings and equipment						
Mean	2,025	1,697	2,302	2,380	1,237	447
Share	3.3	3.2	3.1	3.8	2.7	1.3
SE	83.03	91.98	116.90	194.66	60.09	117.95
CV(%)	4.10	5.42	5.08	8.18	4.86	26.36
Household textiles						
Mean	111	76	100	157	91	1
Share .....	.2	.1	.1	.2	.2	(¹)
SE	6.38	9.60	13.18	15.04	14.23	1.09
CV(%)	5.75	12.61	13.21	9.58	15.72	79.10
Furniture						
Mean	518	523	601	563	236	64
Share .....	.8	1.0	.8	.9	.5	.2
SE	23.53	41.51	36.27	37.81	28.52	30.18
CV(%)	4.54	7.93	6.03	6.71	12.07	47.26
Floor coverings						
Mean	25	20	24	36	12	1
Share	(¹)	(¹)	(¹)	.1	(¹)	(¹)
SE	2.51	4.10	3.95	6.13	3.62	.76
CV(%)	9.90	20.51	16.33	16.98	30.69	76.43
Major appliances						
Mean	304	225	355	350	249	91
Share .....	.5	.4	.5	.6	.5	.3
SE	16.72	20.40	40.54	25.47	24.98	60.28
CV(%)	5.51	9.06	11.42	7.27	10.05	66.02
Small appliances, miscellaneous housewares						
Mean	118	98	124	141	91	20
Share .....	.2	.2	.2	.2	.2	.1
SE	7.07	10.36	9.25	18.12	10.63	6.46
CV(%)	5.97	10.56	7.45	12.81	11.62	31.57
Miscellaneous household equipment						
Mean	948	754	1,098	1,131	558	269
Share	1.5	1.4	1.5	1.8	1.2	.8
SE	74.14	54.20	99.70	181.00	54.77	119.58
CV(%)	7.82	7.19	9.08	16.00	9.81	44.39
Apparel and services						
Mean	1,866	1,979	2,343	1,741	990	293
Share	3.0	3.7	3.1	2.7	2.2	.8
SE	51.41	118.42	97.41	76.90	119.16	123.18
CV(%)	2.75	5.99	4.16	4.42	12.04	42.07
Men and boys						
Mean	420	470	520	404	155	31
Share .....	.7	.9	.7	.6	.3	.1

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Men and boys						
SE	19.61	45.64	35.30	31.44	21.03	30.40
CV(%)	4.67	9.71	6.79	7.79	13.61	97.12
Men, 16 and over						
Mean	337	379	362	360	140	31
Share .....	.6	.7	.5	.6	.3	.1
SE	18.60	44.93	30.37	29.49	20.12	30.40
CV(%)	5.52	11.86	8.39	8.20	14.34	97.12
Boys, 2 to 15						
Mean	83	91	158	44	14	(²)
Share .....	.1	.2	.2	.1	(¹)	(²)
SE	4.22	8.60	13.11	5.59	5.01	(²)
CV(%)	5.07	9.42	8.31	12.79	35.22	(²)
Women and girls						
Mean	755	685	999	732	458	66
Share	1.2	1.3	1.3	1.2	1.0	.2
SE	25.60	53.37	58.09	39.75	66.40	48.53
CV(%)	3.39	7.79	5.81	5.43	14.51	73.52
Women, 16 and over						
Mean	638	556	770	674	447	66
Share	1.0	1.1	1.0	1.1	1.0	.2
SE	22.36	45.09	49.03	38.18	66.37	48.53
CV(%)	3.51	8.11	6.37	5.66	14.86	73.52
Girls, 2 to 15						
Mean	117	129	229	58	11	(²)
Share .....	.2	.2	.3	.1	(¹)	(²)
SE	9.09	19.56	22.55	9.72	3.65	(²)
CV(%)	7.76	15.13	9.84	16.69	32.92	(²)
Children under 2						
Mean	78	160	65	50	12	2
Share .....	.1	.3	.1	.1	(¹)	(¹)
SE	7.01	14.16	9.90	11.70	5.47	2.22
CV(%)	8.98	8.85	15.23	23.58	46.08	108.92
Footwear						
Mean	392	444	490	332	237	131
Share .....	.6	.8	.7	.5	.5	.4
SE	16.88	47.65	30.67	30.56	51.52	98.65
CV(%)	4.31	10.73	6.25	9.22	21.76	75.14
Other apparel products and services						
Mean	222	219	269	224	129	62
Share .....	.4	.4	.4	.4	.3	.2
SE	13.27	32.52	26.44	15.52	16.12	16.19
CV(%)	5.98	14.85	9.84	6.94	12.51	26.07
Transportation						
Mean	9,761	9,435	11,775	10,044	5,836	1,677
Share	15.9	17.8	15.8	15.9	12.8	4.8
SE	226.33	352.18	353.50	357.24	350.98	437.93
CV(%)	2.32	3.73	3.00	3.56	6.01	26.12
Vehicle purchases (net outlay)						
Mean	3,975	4,289	4,560	4,128	1,870	148
Share	6.5	8.1	6.1	6.5	4.1	.4
SE	186.52	289.09	322.97	316.11	252.76	145.80
CV(%)	4.69	6.74	7.08	7.66	13.52	98.34
Cars and trucks, new						
Mean	1,825	1,751	2,007	2,059	1,085	(²)
Share	3.0	3.3	2.7	3.3	2.4	(²)
SE	124.23	206.06	237.27	202.90	209.19	(²)
CV(%)	6.81	11.77	11.82	9.86	19.28	(²)
Cars and trucks, used						
Mean	2,084	2,449	2,466	2,015	782	148
Share	3.4	4.6	3.3	3.2	1.7	.4
SE	111.39	194.31	177.27	193.98	194.33	145.80
CV(%)	5.35	7.93	7.19	9.63	24.86	98.34
Other vehicles						
Mean	66	88	87	54	3	(²)
Share .....	.1	.2	.1	.1	(¹)	(²)
SE	12.29	20.88	26.92	21.23	3.08	(²)
CV(%)	18.77	23.59	30.90	38.96	99.59	(²)
Gasoline, other fuels, and motor oil						
Mean	2,109	2,053	2,639	2,114	1,172	411
Share	3.4	3.9	3.5	3.3	2.6	1.2

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Gasoline, other fuels, and motor oil						
SE	23.33	39.16	47.03	31.45	38.17	61.68
CV(%)	1.11	1.91	1.78	1.49	3.26	15.02
Other vehicle expenses						
Mean	2,859	2,428	3,537	2,928	2,252	680
Share	4.7	4.6	4.7	4.6	4.9	2.0
SE	64.92	102.27	125.41	90.26	234.44	216.09
CV(%)	2.27	4.21	3.55	3.08	10.41	31.79
Vehicle finance charges						
Mean	222	239	278	223	72	5
Share .....	.4	.5	.4	.4	.2	(¹)
SE	6.70	10.46	11.27	11.09	7.52	5.25
CV(%)	3.02	4.38	4.05	4.97	10.48	99.01
Maintenance and repairs						
Mean	890	714	1,015	1,008	724	153
Share	1.5	1.4	1.4	1.6	1.6	.4
SE	19.99	33.89	41.38	28.63	78.66	58.35
CV(%)	2.25	4.74	4.08	2.84	10.87	38.04
Vehicle insurance						
Mean	976	811	1,245	915	943	294
Share	1.6	1.5	1.7	1.4	2.1	.8
SE	53.42	77.05	107.37	71.94	191.73	193.92
CV(%)	5.47	9.50	8.63	7.86	20.34	66.06
Vehicle rental, leases, licenses, and other charges						
Mean	772	664	999	782	514	227
Share	1.3	1.3	1.3	1.2	1.1	.7
SE	22.58	45.26	57.60	38.63	42.67	70.16
CV(%)	2.93	6.81	5.76	4.94	8.30	30.84
Public and other transportation						
Mean	818	665	1,039	874	542	438
Share	1.3	1.3	1.4	1.4	1.2	1.3
SE	27.10	39.40	58.84	45.46	75.79	275.68
CV(%)	3.31	5.92	5.66	5.20	13.99	62.95
Healthcare						
Mean	4,968	2,831	4,786	6,025	7,046	5,907
Share	8.1	5.4	6.4	9.5	15.5	17.0
SE	72.42	78.66	120.16	122.00	192.24	422.66
CV(%)	1.46	2.78	2.51	2.02	2.73	7.16
Health insurance						
Mean	3,405	1,955	3,252	4,122	4,843	4,513
Share	5.6	3.7	4.4	6.5	10.6	13.0
SE	49.65	57.65	78.97	83.31	104.78	316.81
CV(%)	1.46	2.95	2.43	2.02	2.16	7.02
Medical services						
Mean	909	568	961	1,069	1,122	487
Share	1.5	1.1	1.3	1.7	2.5	1.4
SE	30.52	39.07	53.69	55.23	114.58	134.64
CV(%)	3.36	6.88	5.58	5.17	10.22	27.65
Drugs						
Mean	483	217	418	621	813	680
Share .....	.8	.4	.6	1.0	1.8	2.0
SE	12.48	13.89	19.75	20.42	43.97	103.73
CV(%)	2.58	6.39	4.72	3.29	5.41	15.26
Medical supplies						
Mean	172	91	155	213	268	227
Share .....	.3	.2	.2	.3	.6	.7
SE	7.88	6.32	11.02	12.94	28.47	133.08
CV(%)	4.59	6.97	7.13	6.07	10.61	58.58
Entertainment						
Mean	3,226	2,391	3,921	3,801	2,065	987
Share	5.3	4.5	5.3	6.0	4.5	2.8
SE	96.38	84.65	159.91	243.73	151.90	100.06
CV(%)	2.99	3.54	4.08	6.41	7.36	10.14
Fees and admissions						
Mean	766	635	1,163	696	407	154
Share	1.3	1.2	1.6	1.1	.9	.4
SE	31.33	42.79	66.43	41.54	50.90	58.10
CV(%)	4.09	6.74	5.71	5.97	12.51	37.66
Audio and visual equipment and services						
Mean	1,030	797	1,168	1,128	982	697

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Audio and visual equipment and services						
Share	1.7	1.5	1.6	1.8	2.2	2.0
SE	17.58	27.67	33.80	25.35	29.64	54.68
CV(%)	1.71	3.47	2.89	2.25	3.02	7.85
Pets, toys, hobbies, and playground equipment						
Mean	816	659	1,023	916	456	111
Share	1.3	1.2	1.4	1.4	1.0	.3
SE	42.99	48.33	81.84	80.22	50.31	59.59
CV(%)	5.27	7.34	8.00	8.76	11.02	53.61
Pets						
Mean	662	478	833	776	394	107
Share	1.1	.9	1.1	1.2	.9	.3
SE	43.19	39.86	81.86	78.38	48.52	59.46
CV(%)	6.52	8.33	9.83	10.09	12.31	55.49
Toys, hobbies, and playground equipment						
Mean	154	180	190	140	62	4
Share .....	.3	.3	.3	.2	.1	(¹)
SE	9.04	21.03	19.99	12.98	9.13	2.59
CV(%)	5.87	11.67	10.50	9.30	14.70	64.61
Other entertainment supplies, equipment, and services						
Mean	614	300	566	1,061	219	25
Share	1.0	.6	.8	1.7	.5	.1
SE	95.39	42.45	110.18	253.79	133.33	20.15
CV(%)	15.54	14.13	19.45	23.91	60.78	80.99
Personal care products and services						
Mean	768	668	935	771	623	478
Share	1.3	1.3	1.3	1.2	1.4	1.4
SE	18.96	31.93	31.30	22.29	44.60	52.82
CV(%)	2.47	4.78	3.35	2.89	7.16	11.05
Reading						
Mean	108	64	104	129	152	154
Share .....	.2	.1	.1	.2	.3	.4
SE	6.57	5.84	8.64	9.45	22.59	84.84
CV(%)	6.08	9.09	8.31	7.32	14.82	55.06
Education						
Mean	1,407	1,308	2,156	1,322	304	67
Share	2.3	2.5	2.9	2.1	.7	.2
SE	86.08	127.15	185.79	133.16	118.74	38.97
CV(%)	6.12	9.72	8.62	10.08	39.09	58.26
Tobacco products and smoking supplies						
Mean	347	331	410	394	136	15
Share .....	.6	.6	.5	.6	.3	(¹)
SE	13.89	22.68	18.97	25.81	12.41	9.41
CV(%)	4.01	6.85	4.63	6.56	9.12	63.16
Miscellaneous						
Mean	993	671	1,129	1,128	1,029	811
Share	1.6	1.3	1.5	1.8	2.3	2.3
SE	58.29	60.54	107.58	85.66	198.93	233.37
CV(%)	5.87	9.02	9.53	7.59	19.33	28.79
Cash contributions						
Mean	1,888	890	1,985	2,252	2,804	2,370
Share	3.1	1.7	2.7	3.6	6.2	6.8
SE	90.75	86.74	175.36	155.99	479.19	542.19
CV(%)	4.81	9.75	8.83	6.93	17.09	22.88
Personal insurance and pensions						
Mean	7,296	6,355	10,570	7,210	2,850	503
Share	11.9	12.0	14.2	11.4	6.3	1.4
SE	161.31	185.05	369.75	265.64	569.97	144.10
CV(%)	2.21	2.91	3.50	3.68	20.00	28.67
Life and other personal insurance						
Mean	465	203	527	617	505	138
Share .....	.8	.4	.7	1.0	1.1	.4
SE	21.30	23.04	38.92	34.56	51.96	50.03
CV(%)	4.58	11.37	7.39	5.60	10.28	36.23

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Pensions and Social Security						
Mean	6,831	6,153	10,043	6,593	2,345	365
Share	11.2	11.6	13.4	10.4	5.1	1.0
SE	153.96	177.65	371.74	249.01	565.97	135.69
CV(%)	2.25	2.89	3.70	3.78	24.14	37.22
Sources of income and personal taxes:						
Money income before taxes						
Mean	\$78,635	\$67,076	\$106,506	\$80,086	\$41,710	\$32,832
SE	1,412.01	1,530.03	3,262.78	2,094.77	1,341.07	3,036.29
CV(%)	1.80	2.28	3.06	2.62	3.22	9.25
Wages and salaries						
Mean	61,557	61,453	94,074	56,250	9,056	1,616
Share	78.3	91.6	88.3	70.2	21.7	4.9
SE	1,071.54	1,458.15	2,516.11	1,545.50	847.88	775.69
CV(%)	1.74	2.37	2.67	2.75	9.36	47.99
Self-employment income						
Mean	5,232	3,152	8,236	5,841	1,791	793
Share	6.7	4.7	7.7	7.3	4.3	2.4
SE	350.75	326.17	883.53	576.76	386.77	525.06
CV(%)	6.70	10.35	10.73	9.88	21.60	66.19
Social Security, private and government retirement						
Mean	8,664	526	1,577	13,728	26,934	24,173
Share	11.0	.8	1.5	17.1	64.6	73.6
SE	166.48	75.72	132.91	384.15	679.81	1,474.81
CV(%)	1.92	14.40	8.43	2.80	2.52	6.10
Interest, dividends, rental income, other property income						
Mean	1,941	550	1,368	2,975	3,162	5,301
Share	2.5	.8	1.3	3.7	7.6	16.1
SE	162.52	125.09	303.34	299.46	438.13	1,808.29
CV(%)	8.37	22.74	22.17	10.07	13.86	34.11
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean	450	516	498	457	210	146
Share .....	.6	.8	.5	.6	.5	.4
SE	20.41	38.75	45.76	32.48	34.37	71.82
CV(%)	4.53	7.51	9.19	7.11	16.40	49.18
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean	477	343	480	612	402	324
Share .....	.6	.5	.5	.8	1.0	1.0
SE	34.99	40.83	74.11	69.68	96.57	166.54
CV(%)	7.34	11.92	15.44	11.39	24.01	51.33
Other income						
Mean	314	536	273	224	155	478
Share .....	.4	.8	.3	.3	.4	1.5
SE	29.74	86.02	40.68	35.46	51.50	596.86
CV(%)	9.48	16.04	14.89	15.82	33.12	124.95
Personal taxes (contains some imputed values)						
Mean	11,394	8,447	17,712	12,136	2,525	2,267
Share	14.5	12.6	16.6	15.2	6.1	6.9
SE	448.15	409.50	1,211.17	621.42	223.02	656.23
CV(%)	3.93	4.85	6.84	5.12	8.83	28.95
Federal income taxes						
Mean	9,032	6,433	14,060	9,774	2,103	1,818
Share	11.5	9.6	13.2	12.2	5.0	5.5
SE	356.41	304.90	972.81	513.16	183.26	528.32
CV(%)	3.95	4.74	6.92	5.25	8.71	29.05
State and local income taxes						
Mean	2,285	1,973	3,525	2,284	370	419
Share	2.9	2.9	3.3	2.9	.9	1.3
SE	114.73	124.67	261.44	132.29	50.01	145.88
CV(%)	5.02	6.32	7.42	5.79	13.52	34.82
Other taxes						
Mean	78	41	127	78	52	29
Share .....	.1	.1	.1	.1	.1	.1
SE	25.84	10.08	84.82	20.13	15.64	13.88
CV(%)	33.20	24.45	66.75	25.85	30.07	47.07

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Income after taxes						
Mean	67,241	58,628	88,794	67,950	39,185	30,565
Share	85.5	87.4	83.4	84.8	93.9	93.1
SE	996.40	1,163.53	2,156.03	1,510.66	1,186.76	2,827.83
CV(%)	1.48	1.98	2.43	2.22	3.03	9.25
Addenda:						
Net change in total assets and liabilities						
Mean	\$12,679	\$1,949	\$15,516	\$22,467	\$3,056	\$13,369
SE	1,543.94	2,436.74	3,099.34	5,303.60	3,993.13	29,031.14
CV(%)	12.18	125.01	19.98	23.61	130.68	217.15
Net change in total assets						
Mean	22,521	19,026	26,282	29,195	4,420	13,212
SE	1,621.24	1,863.57	3,276.83	5,417.86	3,896.21	29,082.08
CV(%)	7.20	9.79	12.47	18.56	88.15	220.13
Net change in total liabilities						
Mean	9,842	17,077	10,766	6,729	1,364	-157
SE	1,101.88	2,184.45	1,762.57	1,478.41	621.88	143.70
CV(%)	11.20	12.79	16.37	21.97	45.58	-91.32
Other financial information:						
Other money receipts						
Mean	701	524	461	1,069	531	1,896
SE	74.66	87.57	169.90	172.33	257.06	1,820.82
CV(%)	10.65	16.72	36.85	16.12	48.43	96.01
Mortgage principal paid on owned property						
Mean	-2,227	-1,314	-3,342	-2,535	-1,056	-185
SE	58.49	67.52	145.14	95.29	144.64	88.39
CV(%)	-2.63	-5.14	-4.34	-3.76	-13.70	-47.88
Estimated market value of owned home						
Mean	198,612	94,305	238,015	237,697	228,927	228,841
SE	4,260.13	3,513.53	11,778.03	5,780.64	8,693.26	50,551.21
CV(%)	2.14	3.73	4.95	2.43	3.80	22.09
Estimated monthly rental value of owned home						
Mean	1,071	569	1,217	1,295	1,232	1,001
SE	11.00	17.52	27.53	24.41	28.33	75.37
CV(%)	1.03	3.08	2.26	1.88	2.30	7.53
Gifts of goods and services, total						
Mean	1,206	536	1,501	1,620	927	324
SE	48.73	60.30	107.47	98.31	151.38	160.14
CV(%)	4.04	11.26	7.16	6.07	16.34	49.45
Food						
Mean	91	56	94	129	58	6
SE	7.84	15.87	20.91	21.11	11.17	5.28
CV(%)	8.61	28.11	22.17	16.31	19.30	83.47
Alcoholic beverages						
Mean	15	15	17	18	4	1
SE	3.19	5.43	4.90	6.87	1.69	.56
CV(%)	21.22	35.55	28.85	39.01	45.87	100.08
Housing						
Mean	260	114	268	397	190	178
SE	20.77	15.65	29.72	47.13	26.62	132.07
CV(%)	7.98	13.70	11.11	11.88	14.02	74.15
Housekeeping supplies						
Mean	35	21	41	44	26	(²)
SE	2.99	4.28	6.68	5.19	8.45	(²)
CV(%)	8.61	20.28	16.39	11.73	32.02	(²)
Household textiles						
Mean	11	6	11	16	6	(²)
SE	2.11	2.46	4.01	3.94	2.94	(²)
CV(%)	19.62	37.85	36.11	25.42	45.45	(²)
Appliances and miscellaneous housewares						
Mean	23	12	17	44	9	(²)
SE	5.36	3.60	3.94	15.06	2.19	(²)
CV(%)	22.85	30.23	23.81	34.51	24.07	(²)
Major appliances						
Mean	8	6	8	11	3	(²)
SE	1.74	2.95	3.29	3.68	1.60	(²)
CV(%)	22.01	46.96	41.49	32.76	58.83	(²)

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Small appliances and miscellaneous housewares						
Mean	16	6	9	32	6	(²)
SE	5.05	1.95	2.22	14.35	2.32	(²)
CV(%)	32.44	34.63	25.66	44.27	36.50	(²)
Miscellaneous household equipment						
Mean	50	20	41	82	47	1
SE	8.83	4.87	6.55	24.33	8.82	.69
CV(%)	17.71	24.83	15.85	29.60	18.67	98.66
Other housing						
Mean	141	55	158	211	101	177
SE	14.78	10.41	25.48	31.51	20.33	132.13
CV(%)	10.45	18.91	16.14	14.93	20.19	74.47
Apparel and services						
Mean	212	191	239	237	141	20
SE	16.95	31.08	31.07	22.48	47.38	21.05
CV(%)	7.98	16.24	13.02	9.50	33.56	104.44
Males, 2 and over						
Mean	48	38	45	67	25	(²)
SE	4.69	10.79	8.30	8.99	6.90	(²)
CV(%)	9.77	28.04	18.34	13.47	27.07	(²)
Females, 2 and over						
Mean	84	61	112	91	59	20
SE	8.49	17.30	18.09	11.58	20.00	21.05
CV(%)	10.07	28.55	16.12	12.75	33.84	104.44
Children under 2						
Mean	28	30	30	33	6	(²)
SE	3.16	6.34	6.62	5.19	2.48	(²)
CV(%)	11.26	21.11	21.84	15.69	40.56	(²)
Other apparel products and services						
Mean	52	62	51	46	50	(²)
SE	6.46	15.20	9.74	8.14	28.01	(²)
CV(%)	12.47	24.38	19.14	17.67	55.48	(²)
Jewelry and watches						
Mean	14	19	10	19	3	(²)
SE	3.88	10.61	4.61	6.41	.94	(²)
CV(%)	26.87	54.68	45.34	34.21	36.27	(²)
All other apparel products and services						
Mean	37	43	41	27	48	(²)
SE	5.11	10.62	8.59	5.16	27.92	(²)
CV(%)	13.66	24.72	21.08	18.87	58.28	(²)
Transportation						
Mean	125	47	198	154	57	74
SE	18.35	21.61	53.40	30.29	11.90	52.21
CV(%)	14.68	45.62	26.96	19.69	20.70	70.17
Healthcare						
Mean	21	5	25	27	33	(²)
SE	5.06	1.94	8.39	6.56	30.69	(²)
CV(%)	23.83	38.32	33.58	24.25	91.89	(²)
Entertainment						
Mean	105	46	113	165	57	18
SE	9.64	8.22	14.91	23.76	12.97	16.25
CV(%)	9.15	17.78	13.19	14.38	22.90	92.39
Toys, games, arts and crafts, and tricycles						
Mean	36	23	34	57	11	(²)
SE	3.89	6.19	5.20	7.40	3.79	(²)
CV(%)	10.82	27.30	15.27	12.92	33.83	(²)
Other entertainment						
Mean	69	24	79	108	45	18
SE	8.27	5.39	13.66	23.12	11.37	16.25
CV(%)	11.92	22.87	17.29	21.42	25.01	92.39
Personal care products and services						
Mean	18	12	25	17	20	(¹)
SE	2.39	3.38	6.66	4.59	6.57	.42
CV(%)	13.19	28.03	26.98	26.66	32.80	98.25
Reading						
Mean	4	2	4	4	7	2
SE .....	.63	.68	.84	.91	3.79	1.82
CV(%)	16.51	34.34	20.53	22.03	56.61	102.08
Education						
Mean	258	8	447	344	170	2
SE	26.72	2.23	72.60	50.45	104.15	2.51
CV(%)	10.35	28.17	16.23	14.68	61.38	106.48

See footnotes at end of table.

Table 2601. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Survey, 2018 — Continued

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
All other gifts						
Mean	96	38	72	129	190	22
SE	11.07	7.39	12.09	13.93	68.41	21.17
CV(%)	11.58	19.62	16.86	10.83	36.00	95.70

¹ Value is too small to display.

² No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2019