

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Number of consumer units (in thousands) <sup>1</sup> .....	12,949	414	2,729	5,031	2,905	1,269	602
Consumer unit characteristics:							
Income before taxes .....	\$115,989	\$81,023	\$84,038	\$115,123	\$154,665	\$119,342	\$98,396
Income after taxes .....	110,511	84,335	86,960	109,540	139,685	112,659	98,065
Age of reference person .....	42.4	21.6	30.5	39.3	49.0	58.7	70.6
Average number in consumer unit:							
People .....	5.7	5.5	5.7	5.6	5.7	5.8	5.7
Children under 18 .....	2.7	1.9	3.0	3.2	2.2	1.6	1.8
Adults 65 and older.....	.2	<sup>2</sup> .1	.1	.1	.2	.2	1.4
Earners .....	2.3	2.8	1.9	2.0	2.8	2.8	2.1
Vehicles .....	2.5	2.4	2.3	2.4	2.9	2.7	2.4
Percent distribution:							
Reference person:							
Men .....	45	50	35	43	53	53	36
Women.....	55	50	65	57	47	47	64
Housing tenure:							
Homeowner.....	69	45	56	69	77	76	79
With mortgage .....	53	27	40	58	61	56	32
Without mortgage .....	16	18	16	11	16	20	47
Renter .....	31	55	44	31	23	24	21
Race of reference person:							
Black or African-American .....	13	27	11	12	11	21	19
White, Asian, and all other races, not including Black or African-American .....	87	73	89	88	89	79	81
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	30	39	37	28	28	30	17
Not Hispanic or Latino .....	70	61	63	72	72	70	83
Education of reference person:							
Elementary (1-8) .....	6	( <sup>3</sup> )	4	6	7	10	6
High school (9-12) .....	31	39	40	27	27	28	46
College.....	62	61	56	66	66	60	46
Never attended and other.....	1	( <sup>3</sup> )	( <sup>4</sup> )	1	1	2	1
At least one vehicle owned or leased .....	96	96	95	96	97	95	94
Average annual expenditures .....	\$84,927	\$59,117	\$70,370	\$88,317	\$99,916	\$84,437	\$68,168
Food .....	11,403	8,440	9,362	11,802	12,888	12,148	10,261
Food at home.....	7,732	4,989	5,923	8,267	8,408	8,770	7,958
Cereals and bakery products .....	1,049	737	765	1,126	1,115	1,193	1,312
Cereals and cereal products .....	378	350	296	407	381	420	426
Bakery products .....	672	387	469	719	735	773	886
Meats, poultry, fish, and eggs .....	1,746	1,166	1,413	1,794	1,925	2,114	1,582
Beef .....	478	276	421	506	511	523	382
Pork .....	334	156	333	335	352	332	384
Other meats.....	230	145	168	248	252	263	247
Poultry .....	348	284	238	360	368	560	249
Fish and seafood.....	247	<sup>2</sup> 149	166	232	329	326	218
Eggs .....	108	156	87	113	112	110	102
Dairy products .....	725	456	576	777	776	720	921
Fresh milk and cream.....	251	150	196	272	272	238	320
Other dairy products.....	474	306	380	505	504	483	602
Fruits and vegetables .....	1,475	1,016	1,146	1,552	1,630	1,616	1,582
Fresh fruits.....	539	414	427	559	625	530	539
Fresh vegetables.....	447	412	349	445	518	480	477
Processed fruits.....	192	88	165	211	179	256	177
Processed vegetables.....	297	103	205	337	307	349	390
Other food at home.....	2,738	1,613	2,023	3,019	2,962	3,127	2,559
Sugar and other sweets .....	269	151	226	285	271	324	292
Fats and oils .....	212	107	147	207	248	326	195

See footnotes at end of table.

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Miscellaneous foods.....	1,478	840	1,078	1,666	1,590	1,588	1,406
Nonalcoholic beverages.....	692	477	533	764	712	810	638
Food prepared by consumer unit on out of town trips.....	87	<sup>2</sup> 38	38	96	141	<sup>2</sup> 79	<sup>2</sup> 29
Food away from home.....	3,671	3,451	3,438	3,535	4,481	3,378	2,304
Alcoholic beverages.....	375	<sup>2</sup> 209	296	420	428	303	357
Housing.....	27,725	22,052	23,868	28,331	31,873	28,508	22,262
Shelter.....	15,549	13,083	13,136	16,124	17,923	16,073	10,822
Owned dwellings.....	9,802	4,069	7,075	10,170	12,433	11,395	6,969
Mortgage interest and charges.....	4,652	<sup>2</sup> 1,566	2,960	5,131	6,537	4,327	2,032
Property taxes.....	2,787	1,381	1,821	2,892	3,336	3,723	2,639
Maintenance, repairs, insurance, and other expenses.....	2,362	1,122	2,294	2,147	2,560	3,346	2,298
Rented dwellings.....	4,657	8,196	5,713	4,851	3,639	3,337	3,512
Other lodging.....	1,091	<sup>2</sup> 818	349	1,103	1,851	1,340	<sup>2</sup> 341
Utilities, fuels, and public services.....	5,830	4,601	5,172	5,509	6,804	6,498	6,235
Natural gas.....	572	566	424	561	699	621	619
Electricity.....	2,074	1,688	1,839	2,004	2,338	2,202	2,441
Fuel oil and other fuels.....	127	<sup>2</sup> 89	111	93	178	<sup>2</sup> 174	<sup>2</sup> 163
Telephone services.....	2,077	1,595	1,914	1,930	2,499	2,331	1,794
Residential phone service, VOIP, and phone cards.....	129	<sup>2</sup> 74	80	98	170	179	349
Cellular phone service.....	1,947	1,522	1,834	1,832	2,330	2,151	1,445
Water and other public services.....	981	662	884	920	1,090	1,171	1,218
Household operations.....	1,833	807	1,612	2,191	1,842	1,430	1,351
Personal services.....	627	<sup>2</sup> 76	690	954	383	<sup>2</sup> 136	<sup>2</sup> 195
Other household expenses.....	1,206	730	921	1,237	1,459	1,294	1,156
Housekeeping supplies.....	1,180	873	906	1,066	1,386	1,881	1,046
Laundry and cleaning supplies.....	259	226	198	265	305	289	207
Other household products.....	804	628	610	715	903	1,468	648
Postage and stationery.....	116	<sup>2</sup> 20	97	86	178	123	<sup>2</sup> 191
Household furnishings and equipment.....	3,333	2,688	3,042	3,441	3,918	2,626	2,808
Household textiles.....	140	<sup>2</sup> 143	126	135	179	87	<sup>2</sup> 153
Furniture.....	897	704	764	971	1,173	434	650
Floor coverings.....	48	<sup>2</sup> 23	42	68	37	<sup>2</sup> 25	<sup>2</sup> 28
Major appliances.....	640	533	633	662	581	719	688
Small appliances and miscellaneous housewares.....	196	<sup>2</sup> 155	229	170	187	269	204
Miscellaneous household equipment.....	1,412	1,131	1,249	1,434	1,761	1,093	1,085
Apparel and services.....	2,811	3,356	3,041	2,633	3,084	2,377	2,184
Men and boys.....	743	709	944	644	796	761	323
Men, 16 and over.....	426	<sup>2</sup> 505	386	356	502	631	<sup>2</sup> 288
Boys, 2 to 15.....	317	<sup>2</sup> 205	558	287	295	<sup>2</sup> 130	<sup>2</sup> 35
Women and girls.....	1,029	1,174	887	900	1,383	819	1,182
Women, 16 and over.....	668	1,084	447	503	998	592	1,111
Girls, 2 to 15.....	361	<sup>2</sup> 89	440	396	384	<sup>2</sup> 226	<sup>2</sup> 71
Children under 2.....	191	<sup>2</sup> 250	376	182	<sup>2</sup> 73	<sup>2</sup> 166	<sup>2</sup> 54
Footwear.....	603	<sup>2</sup> 1,121	656	599	592	382	<sup>2</sup> 513
Other apparel products and services.....	245	<sup>2</sup> 103	178	309	241	249	<sup>2</sup> 112
Transportation.....	15,234	10,569	15,120	15,929	16,290	13,782	11,026
Vehicle purchases (net outlay).....	6,916	<sup>2</sup> 2,414	7,846	7,839	6,120	5,503	<sup>2</sup> 4,903
Cars and trucks, new.....	2,311	<sup>(3)</sup>	2,014	3,042	<sup>2</sup> 1,853	<sup>2</sup> 1,507	<sup>2</sup> 3,046
Cars and trucks, used.....	4,532	<sup>2</sup> 2,414	5,809	4,699	4,243	3,745	<sup>2</sup> 1,856
Other vehicles.....	73	<sup>(3)</sup>	<sup>2</sup> 23	<sup>2</sup> 98	<sup>2</sup> 23	<sup>2</sup> 251	<sup>(3)</sup>
Gasoline, other fuels, and motor oil.....	2,993	3,003	2,819	2,946	3,417	3,023	2,053
Other vehicle expenses.....	4,814	4,792	4,149	4,636	5,933	4,856	3,755
Vehicle finance charges.....	410	<sup>2</sup> 98	407	431	478	335	297
Maintenance and repairs.....	1,243	979	1,051	1,167	1,642	1,324	757
Vehicle rental, leases, licenses, and other charges.....	900	1,264	703	984	1,102	482	744
Vehicle insurance.....	2,260	2,450	1,988	2,053	2,711	2,715	1,958
Public and other transportation.....	512	<sup>2</sup> 360	305	508	821	400	316
Healthcare.....	5,486	2,976	4,173	5,430	6,469	6,184	7,482
Health insurance.....	3,630	1,773	2,824	3,284	4,558	4,342	5,483
Medical services.....	1,240	<sup>2</sup> 992	917	1,567	1,174	1,231	475
Drugs.....	429	<sup>2</sup> 147	274	396	489	508	1,220
Medical supplies.....	186	<sup>2</sup> 64	158	183	248	103	305
Entertainment.....	3,899	1,707	3,014	4,520	4,599	2,988	2,772
Fees and admissions.....	758	<sup>2</sup> 149	406	1,135	853	246	<sup>2</sup> 224

See footnotes at end of table.

**Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued**

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Audio and visual equipment and services .....	1,123	922	960	1,071	1,392	1,076	1,215
Pets, toys, hobbies, and playground equipment .....	1,132	514	1,100	1,351	1,091	622	1,175
Pets .....	787	<sup>2</sup> 321	660	945	869	379	770
Toys, hobbies, and playground equipment .....	345	<sup>2</sup> 194	441	405	222	<sup>2</sup> 243	<sup>2</sup> 405
Other entertainment supplies, equipment, and services .....	887	<sup>2</sup> 121	547	963	1,263	1,043	<sup>2</sup> 157
Personal care products and services .....	887	708	747	884	1,059	888	798
Reading .....	110	<sup>2</sup> 46	100	105	130	98	<sup>2</sup> 142
Education .....	1,835	<sup>2</sup> 1,522	711	1,310	3,670	2,634	<sup>2</sup> 988
Tobacco products and smoking supplies .....	415	<sup>2</sup> 606	351	386	366	513	843
Miscellaneous .....	1,195	368	587	1,295	1,737	1,109	1,263
Cash contributions .....	2,965	<sup>2</sup> 248	1,442	4,270	3,101	2,618	904
Personal insurance and pensions.....	10,587	6,311	7,560	11,001	14,220	10,287	6,885
Life and other personal insurance .....	611	<sup>2</sup> 158	289	624	909	666	709
Pensions and Social Security .....	9,976	6,153	7,271	10,377	13,311	9,621	6,176
Sources of income and personal taxes:							
Income before taxes .....	\$115,989	\$81,023	\$84,038	\$115,123	\$154,665	\$119,342	\$98,396
Wages and salaries .....	97,807	70,864	73,305	99,305	129,858	95,631	64,800
Self-employment income .....	10,633	<sup>2</sup> 4,938	5,638	10,831	15,976	12,611	<sup>2</sup> 5,579
Social Security, private and government retirement .....	3,373	<sup>2</sup> 1,281	1,390	1,497	3,300	5,522	25,317
Interest, dividends, rental income, and other property income .....	1,392	<sup>2</sup> 9	665	975	2,691	2,653	210
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	1,295	<sup>2</sup> 1,590	1,336	1,377	1,019	1,310	1,517
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	1,152	<sup>2</sup> 827	1,446	1,005	1,266	1,094	<sup>2</sup> 845
Other income .....	336	<sup>2</sup> 1,514	260	132	556	<sup>2</sup> 521	<sup>2</sup> 130
Personal taxes (contains some imputed values) .....	5,478	-3,312	-2,922	5,582	14,980	6,683	332
Federal income taxes .....	6,386	-1,326	-508	6,511	14,143	7,334	2,449
Stimulus payment (new UCC Q20202)# .....	-4,185	<sup>2</sup> -3,295	-4,285	-4,410	-4,118	-3,750	-3,707
State and local income taxes.....	3,226	1,296	1,800	3,437	4,893	3,057	1,574
Other taxes .....	51	<sup>2</sup> 13	<sup>2</sup> 72	44	<sup>2</sup> 61	<sup>2</sup> 42	<sup>2</sup> 16
Income after taxes .....	110,511	84,335	86,960	109,540	139,685	112,659	98,065
Addenda:							
Net change in total assets and liabilities.....	-\$8,165	\$2,819	-\$11,596	-\$11,682	-\$1,559	-\$7,867	-\$3,279
Net change in total assets .....	29,177	<sup>2</sup> 394	25,832	33,869	32,323	35,139	-2,857
Net change in total liabilities .....	37,342	-2,425	37,428	45,551	33,882	43,007	422
Other financial information:							
Other money receipts .....	250	<sup>2</sup> 45	<sup>2</sup> 130	490	<sup>2</sup> 41	<sup>2</sup> 69	<sup>2</sup> 331
Mortgage principal paid on owned property .....	-3,415	<sup>2</sup> -1,798	-1,888	-3,888	-4,631	-3,343	-1,776
Estimated market value of owned home .....	283,142	167,540	162,441	296,402	354,722	355,979	299,952
Estimated monthly rental value of owned home .....	1,401	841	921	1,445	1,656	1,854	1,408

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

<sup>4</sup> Value is too small to display.

# 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.