

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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) ¹	43,364	1,821	5,902	3,899	6,183	10,217	15,342	9,709	5,632
Consumer unit characteristics:									
Income before taxes.....	\$88,661	\$52,549	\$92,115	\$100,002	\$107,629	\$105,119	\$70,130	\$78,208	\$56,204
Income after taxes.....	76,958	48,927	80,374	85,324	90,708	88,116	63,874	69,972	53,360
Age of reference person.....	55.7	22.2	29.5	39.6	50.2	59.9	73.3	69.2	80.6
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	(²)	(²)	(²)	(²)
Adults 65 and older.....	.7	(²)	(²)	(²)	.1	.2	1.7	1.7	1.8
Earners.....	1.2	1.7	1.7	1.5	1.5	1.4	.6	.7	.4
Vehicles.....	2.1	1.7	1.8	1.8	2.2	2.5	2.2	2.4	1.9
Percent distribution:									
Reference person:									
Men.....	51	51	55	50	39	48	55	54	57
Women.....	49	49	45	50	61	52	45	46	43
Housing tenure:									
Homeowner.....	73	21	42	55	72	83	89	88	89
With mortgage.....	37	14	36	43	52	45	28	34	18
Without mortgage.....	35	7	7	12	20	38	61	55	71
Renter.....	27	79	58	45	28	17	11	12	11
Race of reference person:									
Black or African-American.....	11	12	13	17	15	10	8	8	6
White, Asian, and all other races.....	89	88	87	83	85	90	92	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino.....	10	16	13	15	12	9	6	7	5
Not Hispanic or Latino.....	90	84	87	85	88	91	94	93	95
Education of reference person:									
Elementary (1-8).....	2	2	1	2	1	2	2	2	3
High school (9-12).....	27	32	20	19	25	28	32	29	36
College.....	71	66	79	79	74	70	66	69	60
Never attended and other.....	(²)	(³)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased.....	94	87	92	92	93	95	95	96	94
Average annual expenditures.....	\$65,063	\$47,331	\$60,491	\$64,968	\$70,412	\$74,443	\$60,412	\$64,471	\$53,386
Food.....	7,802	5,562	7,483	8,143	7,963	8,461	7,543	8,008	6,729
Food at home.....	4,741	2,617	3,887	4,341	4,782	5,386	4,939	5,208	4,468
Cereals and bakery products.....	589	369	465	550	569	657	631	649	601
Cereals and cereal products.....	180	132	167	162	189	200	179	187	163
Bakery products.....	408	238	298	388	380	457	453	461	437
Meats, poultry, fish, and eggs.....	1,017	557	800	936	1,032	1,161	1,066	1,120	970
Beef.....	283	160	226	237	303	326	294	311	264
Pork.....	206	100	114	192	218	235	232	245	210
Other meats.....	129	87	99	107	126	147	140	153	118
Poultry.....	177	105	178	178	186	195	167	172	158
Fish and seafood.....	164	74	128	172	145	195	171	178	159
Eggs.....	58	30	55	50	54	63	60	60	61
Dairy products.....	454	239	354	394	439	496	506	536	454
Fresh milk and cream.....	135	77	107	117	131	150	148	155	134
Other dairy products.....	319	162	247	277	308	347	359	381	319
Fruits and vegetables.....	916	485	694	823	860	1,036	1,011	1,057	932
Fresh fruits.....	322	160	221	291	301	363	369	389	333
Fresh vegetables.....	315	167	242	306	301	360	336	353	307
Processed fruits.....	113	64	93	89	93	131	126	128	124
Processed vegetables.....	166	94	139	137	165	182	180	187	168
Other food at home.....	1,766	966	1,574	1,637	1,882	2,036	1,724	1,847	1,511
Sugar and other sweets.....	164	82	134	136	162	185	176	175	179
Fats and oils.....	127	54	94	116	144	145	133	134	130
Miscellaneous foods.....	955	496	931	919	1,010	1,086	905	968	793
Nonalcoholic beverages.....	451	301	370	410	502	530	436	474	369

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 Surveys, 2019-2020 — 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	69	32	44	56	63	90	75	95	41
Food away from home	3,061	2,945	3,596	3,803	3,181	3,075	2,604	2,800	2,261
Alcoholic beverages	708	440	736	718	682	846	635	755	424
Housing.....	21,306	16,319	21,540	22,426	22,864	22,576	20,020	21,405	17,622
Shelter.....	12,428	11,055	14,029	14,315	13,702	12,782	10,747	11,530	9,396
Owned dwellings.....	7,569	1,420	5,026	7,056	8,892	8,953	7,953	8,638	6,773
Mortgage interest and charges.....	2,599	674	2,770	3,450	3,918	3,012	1,739	2,227	899
Property taxes.....	2,529	461	1,227	1,845	2,702	3,047	3,034	3,172	2,796
Maintenance, repairs, insurance, other expenses	2,441	285	1,029	1,761	2,271	2,893	3,179	3,238	3,077
Rented dwellings.....	3,730	9,299	8,465	6,425	3,630	2,238	1,597	1,555	1,669
Other lodging.....	1,129	336	539	834	1,181	1,591	1,197	1,338	954
Utilities, fuels, and public services	4,243	2,691	3,340	3,988	4,609	4,700	4,387	4,502	4,188
Natural gas.....	430	177	301	375	442	479	486	461	528
Electricity.....	1,543	1,046	1,177	1,449	1,618	1,682	1,644	1,686	1,572
Fuel oil and other fuels.....	124	⁴ 31	55	71	103	148	167	161	176
Telephone services.....	1,458	1,099	1,284	1,486	1,742	1,640	1,324	1,419	1,160
Residential phone service, VOIP, and phone cards.....	227	⁴ 16	45	115	174	243	361	330	413
Cellular phone service.....	1,231	1,083	1,239	1,371	1,567	1,397	963	1,089	747
Water and other public services	689	338	523	607	705	751	766	775	752
Household operations	1,337	655	1,030	1,318	1,376	1,385	1,493	1,512	1,461
Personal services.....	105	⁴ 38	168	237	⁴ 89	⁴ 34	⁴ 108	⁴ 77	⁴ 163
Other household expenses.....	1,232	617	863	1,081	1,287	1,351	1,385	1,435	1,298
Housekeeping supplies.....	882	374	574	625	885	1,024	1,024	1,129	840
Laundry and cleaning supplies.....	179	81	114	161	173	211	200	217	170
Other household products.....	549	242	356	355	565	637	643	729	491
Postage and stationery.....	153	52	104	109	148	176	181	183	179
Household furnishings and equipment.....	2,416	1,542	2,567	2,179	2,291	2,685	2,369	2,731	1,737
Household textiles.....	136	66	105	117	123	204	120	142	82
Furniture.....	573	561	728	530	651	688	417	484	302
Floor coverings.....	35	14	31	23	28	33	47	45	52
Major appliances.....	354	282	375	358	373	321	368	435	253
Small appliances, miscellaneous housewares	139	83	145	116	150	170	124	132	111
Miscellaneous household equipment.....	1,177	536	1,183	1,036	966	1,267	1,292	1,494	938
Apparel and services.....	1,520	1,611	1,792	1,844	1,780	1,548	1,201	1,294	1,039
Men and boys.....	349	418	426	331	528	333	260	238	297
Men, 16 and over.....	316	383	403	270	483	292	239	210	288
Boys, 2 to 15.....	33	⁴ 35	23	60	45	41	21	28	9
Women and girls.....	574	405	548	793	590	624	503	557	408
Women, 16 and over.....	540	369	510	739	555	596	472	519	388
Girls, 2 to 15.....	34	⁴ 36	38	54	35	27	32	38	21
Children under 2.....	38	⁴ 42	⁴ 69	⁴ 12	⁴ 27	50	27	34	⁴ 15
Footwear.....	326	588	460	421	396	292	218	237	184
Other apparel products and services.....	233	157	289	287	239	249	193	227	135
Transportation	10,367	11,280	10,059	10,324	12,208	11,602	8,822	9,888	6,984
Vehicle purchases (net outlay).....	4,381	6,233	3,888	4,186	5,462	5,085	3,496	4,083	2,486
Cars and trucks, new.....	2,291	2,912	1,380	1,993	2,535	2,956	2,103	2,429	1,540
Cars and trucks, used.....	2,027	3,308	2,430	2,176	2,817	2,074	1,332	1,555	946
Other vehicles.....	64	⁴ 13	⁴ 77	⁴ 17	⁴ 110	⁴ 56	⁴ 62	⁴ 98	(³)
Gasoline, other fuels, and motor oil.....	1,803	1,736	1,874	1,831	2,101	2,028	1,505	1,680	1,204
Other vehicle expenses.....	3,593	2,911	3,605	3,748	4,121	3,859	3,238	3,422	2,922
Vehicle finance charges.....	260	261	351	278	313	301	172	218	92
Maintenance and repairs.....	895	626	715	935	1,023	1,046	832	907	703
Vehicle rental, leases, licenses, and other charges	856	509	959	880	1,011	780	840	833	850
Vehicle insurance.....	1,582	1,516	1,580	1,655	1,775	1,732	1,395	1,464	1,277
Public and other transportation.....	590	400	692	559	524	629	582	703	373
Healthcare	6,305	1,753	3,314	4,118	5,096	6,929	8,623	8,385	9,033
Health insurance.....	4,405	1,013	2,359	2,832	3,434	4,642	6,227	6,078	6,485
Medical services.....	1,043	475	639	804	977	1,361	1,142	1,161	1,109
Drugs.....	625	206	237	369	458	695	908	826	1,050
Medical supplies.....	232	58	78	113	227	231	345	320	389
Entertainment	3,475	1,778	2,666	3,684	3,077	4,820	3,165	3,545	2,508
Fees and admissions.....	765	257	609	575	528	1,358	618	657	551
Audio and visual equipment and services	1,170	760	934	1,180	1,111	1,353	1,206	1,237	1,153
Pets, toys, hobbies, and playground equipment.....	921	617	822	1,458	891	1,112	728	883	458
Pets.....	798	583	723	1,313	767	988	594	726	362

See footnotes at end of table.

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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.....	123	⁴ 34	99	145	125	124	135	157	96
Other entertainment supplies, equipment, and services	619	144	301	470	546	997	613	768	347
Personal care products and services	787	597	718	732	871	866	762	767	754
Reading	128	41	60	81	117	127	181	157	223
Education.....	1,107	2,245	1,425	1,011	2,217	1,104	427	323	606
Tobacco products and smoking supplies.....	331	236	313	425	464	413	215	256	144
Miscellaneous.....	1,018	452	697	828	1,098	1,289	1,044	1,160	845
Cash contributions.....	2,838	467	815	1,162	2,091	3,744	4,020	3,891	4,243
Personal insurance and pensions.....	7,372	4,550	8,872	9,473	9,884	10,120	3,755	4,637	2,233
Life and other personal insurance.....	612	93	187	368	582	922	705	780	576
Pensions and Social Security	6,760	4,457	8,685	9,105	9,301	9,198	3,049	3,857	1,657
Sources of income and personal taxes:									
Income before taxes.....	\$88,661	\$52,549	\$92,115	\$100,002	\$107,629	\$105,119	\$70,130	\$78,208	\$56,204
Wages and salaries.....	62,173	49,132	87,436	88,613	92,591	80,731	22,663	29,629	10,655
Self-employment income.....	7,004	1,477	2,323	7,291	6,849	10,370	7,208	9,556	3,161
Social Security, private and government retirement.....	15,043	⁴ 822	421	1,595	4,843	9,451	33,608	32,236	35,974
Interest, dividends, rental income, other property income.....	3,000	77	454	697	1,438	3,285	5,351	5,489	5,113
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	321	190	249	408	552	376	212	233	175
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	841	⁴ 300	963	1,093	1,060	751	767	700	883
Other income.....	279	551	270	305	297	154	320	365	⁴ 243
Personal taxes (contains some imputed values).....	11,702	3,622	11,741	14,677	16,921	17,003	6,257	8,236	2,844
Federal income taxes.....	10,069	3,254	9,705	12,375	14,519	14,033	5,998	7,571	3,287
Stimulus payment (new UCC Q2020)#.....	-968	-704	-971	-852	-822	-950	-1,097	-1,129	-1,042
State and local income taxes.....	2,513	1,062	2,943	3,097	3,158	3,754	1,285	1,711	550
Other taxes.....	88	⁴ 10	63	⁴ 57	66	166	71	83	49
Income after taxes.....	76,958	48,927	80,374	85,324	90,708	88,116	63,874	69,972	53,360
Addenda:									
Net change in total assets and liabilities.....	\$10,479	\$4,043	-\$2,760	\$11,831	\$2,199	\$14,138	\$16,893	\$17,022	\$16,669
Net change in total assets.....	25,075	21,298	29,084	35,216	19,479	29,262	20,871	21,116	20,448
Net change in total liabilities.....	14,597	17,255	31,845	23,385	17,281	15,125	3,978	4,094	3,778
Other financial information:									
Other money receipts.....	1,238	⁴ 213	245	259	908	3,340	723	792	605
Mortgage principal paid on owned property.....	-2,531	-333	-1,427	-2,368	-3,222	-3,600	-2,267	-2,789	-1,366
Estimated market value of owned home.....	244,691	39,591	113,253	161,444	233,187	289,211	315,750	317,433	312,848
Estimated monthly rental value of owned home.....	1,289	266	693	944	1,305	1,475	1,598	1,623	1,556

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

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.