

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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) ¹	12,920	310	2,662	5,101	2,962	1,251	636
Consumer unit characteristics:							
Income before taxes	\$112,533	\$83,462	\$77,453	\$114,494	\$141,874	\$128,403	\$89,924
Income after taxes	103,753	82,414	77,641	104,303	126,602	116,726	87,097
Age of reference person	42.7	21.6	30.9	39.3	48.9	58.4	70.8
Average number in consumer unit:							
People	5.7	5.4	5.7	5.7	5.7	5.9	5.7
Children under 18	2.7	1.9	3.1	3.2	2.2	1.6	1.8
Adults 65 and older.....	.2	2.1	.1	.1	.1	.2	1.6
Earners	2.3	3.0	1.9	2.0	2.7	2.9	2.0
Vehicles	2.5	2.1	2.2	2.4	2.8	2.8	2.3
Percent distribution:							
Reference person:							
Men	45	51	35	44	54	49	35
Women.....	55	49	65	56	46	51	65
Housing tenure:							
Homeowner.....	67	50	53	68	74	79	84
With mortgage	52	39	37	56	60	60	40
Without mortgage	15	11	16	11	13	20	43
Renter	33	50	47	32	26	21	16
Race of reference person:							
Black or African-American	13	20	18	10	11	19	19
White, Asian, and all other races.....	87	80	82	90	89	81	81
Hispanic or Latino origin of reference person:							
Hispanic or Latino	30	52	32	29	31	33	15
Not Hispanic or Latino	70	48	68	71	69	67	85
Education of reference person:							
Elementary (1-8)	7	1	6	6	7	12	7
High school (9-12)	33	34	42	27	32	31	51
College.....	60	65	53	66	60	56	41
Never attended and other.....	1	(³)	(⁴)	(⁴)	1	1	2
At least one vehicle owned or leased	96	98	95	96	96	93	93
Average annual expenditures	\$81,146	\$65,087	\$62,620	\$84,680	\$95,993	\$84,837	\$63,032
Food							
Food at home.....	11,474	11,381	9,352	11,857	13,026	11,362	10,755
Cereals and bakery products	7,552	5,990	5,892	7,935	8,384	8,269	7,752
Cereals and cereal products	1,010	826	756	1,078	1,117	1,087	1,103
Bakery products	376	338	310	403	368	455	372
Meats, poultry, fish, and eggs	634	488	447	675	749	632	731
Meats, poultry, fish, and eggs	1,786	1,548	1,427	1,793	1,978	2,155	1,814
Beef	539	538	368	656	515	545	496
Pork	325	283	341	283	358	366	363
Other meats.....	230	109	199	236	261	233	276
Poultry	350	315	280	322	389	574	244
Fish and seafood.....	239	109	157	199	347	325	316
Eggs	103	194	82	96	109	112	118
Dairy products	723	553	565	779	798	672	880
Fresh milk and cream.....	245	175	217	253	264	238	296
Other dairy products.....	477	378	348	526	534	434	584
Fruits and vegetables	1,399	1,263	1,124	1,407	1,629	1,459	1,443
Fresh fruits.....	504	413	420	506	608	491	466
Fresh vegetables.....	431	514	339	403	519	480	455
Processed fruits.....	189	173	170	204	192	179	177
Processed vegetables.....	275	163	196	293	309	308	346
Other food at home.....	2,634	1,800	2,020	2,879	2,861	2,896	2,511
Sugar and other sweets	267	208	190	303	286	266	299
Fats and oils	193	132	144	192	226	260	176
Miscellaneous foods.....	1,447	846	1,084	1,651	1,523	1,580	1,350

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, 2019-2020 — 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
Nonalcoholic beverages	659	569	571	659	737	705	647
Food prepared by consumer unit on out-of-town trips	67	² 44	31	74	90	86	² 39
Food away from home	3,922	5,391	3,459	3,922	4,642	3,093	3,004
Alcoholic beverages	386	² 176	300	353	533	455	323
Housing	26,434	23,131	22,278	27,682	29,143	28,348	19,427
Shelter	14,918	13,689	12,755	15,825	16,281	15,976	8,851
Owned dwellings	9,286	5,653	6,506	9,760	11,096	11,495	6,101
Mortgage interest and charges	4,547	² 2,708	2,658	5,171	5,759	4,892	2,026
Property taxes	2,613	1,465	1,566	2,616	3,152	3,809	2,661
Maintenance, repairs, insurance, other expenses	2,126	² 1,480	2,282	1,974	2,185	2,795	1,414
Rented dwellings	4,718	7,101	5,942	5,075	3,965	3,113	2,224
Other lodging	914	² 936	306	990	1,219	1,368	526
Utilities, fuels, and public services	5,735	5,073	4,930	5,529	6,551	6,342	6,084
Natural gas	541	730	408	525	625	641	550
Electricity	2,051	1,760	1,799	2,038	2,194	2,207	2,374
Fuel oil and other fuels	127	² 16	106	91	212	² 81	² 262
Telephone services	2,092	1,963	1,839	1,990	2,502	2,279	1,751
Residential phone service, VOIP, and phone cards	151	² 96	87	128	196	204	322
Cellular phone service	1,941	1,868	1,752	1,862	2,307	2,075	1,429
Water and other public services	924	603	778	886	1,018	1,134	1,147
Household operations	1,906	1,503	1,693	2,263	1,721	1,697	1,419
Personal services	761	² 738	825	1,096	431	² 289	² 296
Other household expenses	1,145	765	868	1,167	1,290	1,409	1,122
Housekeeping supplies	1,114	491	796	1,103	1,486	1,294	944
Laundry and cleaning supplies	270	176	159	265	357	369	253
Other household products	700	258	546	761	892	635	488
Postage and stationery	144	² 56	90	78	236	291	² 203
Household furnishings and equipment	2,760	2,374	2,104	2,962	3,104	3,039	2,129
Household textiles	156	² 151	136	109	280	101	116
Furniture	767	1,022	625	913	811	556	268
Floor coverings	39	² 5	17	62	37	² 14	² 25
Major appliances	504	² 440	393	523	417	708	870
Small appliances, miscellaneous housewares	170	² 77	147	149	203	251	181
Miscellaneous household equipment	1,124	679	785	1,206	1,356	1,408	668
Apparel and services	2,580	2,628	2,210	2,521	3,012	2,603	2,385
Men and boys	670	461	585	701	796	569	497
Men, 16 and over	368	² 275	281	318	521	413	² 393
Boys, 2 to 15	302	185	304	383	275	156	104
Women and girls	941	597	677	852	1,335	949	1,147
Women, 16 and over	625	439	326	489	1,076	596	1,060
Girls, 2 to 15	315	² 158	351	363	259	353	88
Children under 2	177	² 81	288	174	² 83	² 191	² 49
Footwear	585	1,090	518	546	552	743	² 579
Other apparel products and services	207	199	143	247	246	152	112
Transportation	14,325	12,495	11,964	15,237	16,137	14,402	9,154
Vehicle purchases (net outlay)	6,079	² 4,651	5,240	7,030	6,146	5,550	² 3,384
Cars and trucks, new	2,299	² 727	² 1,251	2,923	2,294	² 2,068	² 2,934
Cars and trucks, used	3,733	² 3,924	3,938	4,041	3,812	3,473	² 450
Other vehicles	47	⁽³⁾	² 51	² 66	² 40	² 9	⁽³⁾
Gasoline, other fuels, and motor oil	2,905	2,638	2,508	2,949	3,371	3,070	1,842
Other vehicle expenses	4,747	4,678	3,872	4,635	5,789	5,133	3,714
Vehicle finance charges	370	² 151	287	411	409	384	282
Maintenance and repairs	1,175	788	790	1,146	1,650	1,275	788
Vehicle rental, leases, licenses, and other charges	890	1,579	734	951	1,054	585	550
Vehicle insurance	2,312	2,161	2,061	2,127	2,675	2,889	2,094
Public and other transportation	594	² 527	344	623	831	648	214
Healthcare	5,383	3,037	3,525	5,255	6,796	6,068	7,499
Health insurance	3,793	2,490	2,533	3,557	4,805	4,534	5,418
Medical services	997	² 450	591	1,162	1,225	909	741
Drugs	435	² 77	275	371	562	508	1,149
Medical supplies	158	² 20	126	165	203	116	191
Entertainment	3,603	1,617	2,499	3,863	5,020	2,523	2,958
Fees and admissions	851	154	372	1,213	1,045	450	288
Audio and visual equipment and services	1,165	1,004	1,072	1,060	1,442	1,108	1,216

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, 2019-2020 — 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
Pets, toys, hobbies, and playground equipment	934	351	712	888	1,341	763	1,150
Pets.....	640	² 250	481	491	1,123	484	797
Toys, hobbies, and playground equipment	294	² 101	231	397	218	² 278	² 354
Other entertainment supplies, equipment, and services.....	653	² 107	343	701	1,193	202	² 304
Personal care products and services	903	855	643	869	1,213	1,032	623
Reading.....	93	² 83	50	100	114	85	² 145
Education	1,882	² 1,138	706	1,469	3,573	2,779	² 837
Tobacco products and smoking supplies	395	² 311	365	352	406	448	757
Miscellaneous	1,047	² 571	532	1,108	1,392	1,185	1,196
Cash contributions	2,630	² 347	1,377	3,980	2,253	2,195	768
Personal insurance and pensions.....	10,012	7,317	6,819	10,035	13,376	11,352	6,207
Life and other personal insurance	543	² 232	255	475	797	882	601
Pensions and Social Security.....	9,469	7,086	6,565	9,559	12,579	10,469	5,605
Sources of income and personal taxes:							
Income before taxes	\$112,533	\$83,462	\$77,453	\$114,494	\$141,874	\$128,403	\$89,924
Wages and salaries	96,945	77,319	69,186	102,542	119,234	105,922	56,316
Self-employment income	9,143	² 3,959	4,595	7,791	15,644	11,694	² 6,248
Social Security, private and government retirement	3,079	² 1,013	780	1,558	2,594	5,035	24,336
Interest, dividends, rental income, other property income	1,186	² 6	234	824	2,005	3,188	909
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	1,117	² 752	1,474	939	990	1,362	1,330
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	767	² 73	904	673	965	694	² 505
Other income	296	² 339	280	168	442	² 509	² 280
Personal taxes (contains some imputed values).....	8,780	1,048	-188	10,191	15,272	11,676	2,827
Federal income taxes	7,075	-60	-194	7,946	12,714	9,600	2,752
Stimulus payment (new UCC Q20202)#	-1,605	² -574	-1,504	-1,624	-1,815	-1,668	² -1,272
State and local income taxes.....	3,251	1,667	1,470	3,817	4,269	3,695	1,326
Other taxes	59	² 15	² 39	53	² 104	² 50	² 21
Income after taxes	103,753	82,414	77,641	104,303	126,602	116,726	87,097
Addenda:							
Net change in total assets and liabilities.....	\$865	\$9,166	-\$14,464	\$6,700	\$6,452	-\$5,194	\$69
Net change in total assets	27,542	7,881	13,052	40,491	23,160	31,435	6,639
Net change in total liabilities	26,677	-1,285	27,515	33,791	16,708	36,629	6,570
Other financial information:							
Other money receipts	439	² 115	² 47	763	² 124	² 769	² 465
Mortgage principal paid on owned property	-3,244	² -2,614	-1,456	-3,559	-4,315	-3,907	-2,214
Estimated market value of owned home	249,494	131,814	124,292	258,201	305,156	373,705	257,507
Estimated monthly rental value of owned home	1,292	763	777	1,318	1,484	1,921	1,371

¹ Data are rounded to the nearest thousands.

² Data are likely to have large sampling errors.

³ No data reported.

⁴ 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.