

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020

Item	All consumer units	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).....	131,370	3,230	32,720	35,725	43,255	16,440
Consumer unit characteristics:						
Income before taxes						
Mean.....	\$83,886	\$32,224	\$83,214	\$109,820	\$82,523	\$42,602
SE.....	1,288.61	2,545.03	1,720.46	3,180.25	2,480.34	1,733.31
CV(%).....	1.54	7.90	2.07	2.90	3.01	4.07
Income after taxes						
Mean.....	74,166	31,372	75,770	95,414	71,109	41,253
SE.....	904.12	2,388.97	1,429.90	2,352.24	1,622.24	1,405.96
CV(%).....	1.22	7.61	1.89	2.47	2.28	3.41
Age of reference person.....	52.1	20.5	31.3	46.8	63.7	80.8
Average number in consumer unit:						
People.....	2.5	1.9	2.9	3.1	2.1	1.6
Children under 18.....	.6	.2	1.1	.9	.1	(¹)
Adults 65 and older.....	.4	(¹)	(¹)	(¹)	.7	1.3
Earners.....	1.3	1.3	1.6	1.7	1.1	.3
Vehicles.....	1.9	1.1	1.8	2.2	2.1	1.4
Percent distribution:						
Reference person:						
Men.....	47	46	50	48	47	40
Women.....	53	54	50	52	53	60
Housing tenure:						
Homeowner.....	65	13	46	68	77	79
With mortgage.....	39	5	38	53	38	18
Without mortgage.....	27	7	8	15	39	61
Renter.....	35	87	54	32	23	21
Race of reference person:						
Black or African-American.....	13	14	16	14	12	9
White, Asian, and all other races.....	87	86	84	86	88	91
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	14	19	18	18	10	5
Not Hispanic or Latino.....	86	81	82	82	90	95
Education of reference person:						
Elementary (1-8).....	2	1	2	3	3	3
High school (9-12).....	29	37	24	26	31	41
College.....	68	63	74	71	66	56
Never attended and other.....	(¹)	(²)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased.....	90	65	91	92	91	83
Average annual expenditures						
Mean.....	\$61,749	\$34,646	\$60,473	\$75,923	\$60,471	\$42,281
SE.....	578.32	2,515.50	825.51	1,398.32	969.10	975.73
CV(%).....	.94	7.26	1.37	1.84	1.60	2.31
Food						
Mean.....	7,718	4,839	7,569	9,546	7,441	5,345
Share.....	12.5	14.0	12.5	12.6	12.3	12.6
SE.....	115.87	493.47	215.13	213.64	152.17	192.68
CV(%).....	1.50	10.20	2.84	2.24	2.04	3.60
Food at home						
Mean.....	4,725	2,373	4,438	5,705	4,754	3,606
Share.....	7.7	6.8	7.3	7.5	7.9	8.5
SE.....	77.13	305.44	152.20	162.08	114.58	148.71
CV(%).....	1.63	12.87	3.43	2.84	2.41	4.12
Cereals and bakery products						
Mean.....	599	290	541	746	586	501
Share.....	1.0	.8	.9	1.0	1.0	1.2
SE.....	12.33	46.27	21.55	25.83	19.26	21.63
CV(%).....	2.06	15.96	3.98	3.46	3.29	4.32

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Cereals and cereal products						
Mean.....	193	129	190	245	180	135
Share.....	.3	.4	.3	.3	.3	.3
SE.....	4.67	26.32	9.23	12.23	8.10	10.37
CV(%).....	2.42	20.32	4.85	4.99	4.51	7.67
Bakery products						
Mean.....	405	160	351	501	406	366
Share.....	.7	.5	.6	.7	.7	.9
SE.....	8.38	30.91	14.39	16.88	13.82	14.15
CV(%).....	2.07	19.27	4.11	3.37	3.40	3.87
Meats, poultry, fish, and eggs						
Mean.....	1,017	611	963	1,233	1,022	725
Share.....	1.6	1.8	1.6	1.6	1.7	1.7
SE.....	28.93	115.16	77.17	52.12	35.55	39.61
CV(%).....	2.85	18.85	8.01	4.23	3.48	5.46
Beef						
Mean.....	294	218	306	337	290	198
Share.....	.5	.6	.5	.4	.5	.5
SE.....	19.56	53.14	64.86	22.24	13.76	19.73
CV(%).....	6.66	24.42	21.21	6.60	4.74	9.95
Pork						
Mean.....	191	139	149	235	201	166
Share.....	.3	.4	.2	.3	.3	.4
SE.....	5.93	45.71	11.10	14.45	8.62	14.53
CV(%).....	3.11	32.82	7.47	6.14	4.29	8.75
Other meats						
Mean.....	129	61	114	160	133	97
Share.....	.2	.2	.2	.2	.2	.2
SE.....	4.37	14.15	6.80	9.25	6.53	9.40
CV(%).....	3.38	23.18	5.96	5.79	4.90	9.64
Poultry						
Mean.....	188	107	196	238	176	112
Share.....	.3	.3	.3	.3	.3	.3
SE.....	5.68	20.26	11.23	12.37	9.03	9.17
CV(%).....	3.02	18.87	5.74	5.19	5.13	8.17
Fish and seafood						
Mean.....	154	53	141	188	163	105
Share.....	.2	.2	.2	.2	.3	.2
SE.....	5.51	16.80	10.13	14.91	10.24	12.56
CV(%).....	3.57	31.79	7.17	7.91	6.28	11.94
Eggs						
Mean.....	60	33	58	73	59	46
Share.....	.1	.1	.1	.1	.1	.1
SE.....	1.55	8.75	3.14	3.24	2.25	3.19
CV(%).....	2.57	26.80	5.39	4.41	3.81	6.98
Dairy products						
Mean.....	468	223	429	565	475	377
Share.....	.8	.6	.7	.7	.8	.9
SE.....	9.30	31.80	18.70	20.44	12.73	18.38
CV(%).....	1.98	14.25	4.36	3.62	2.68	4.88
Fresh milk and cream						
Mean.....	144	76	138	176	140	116
Share.....	.2	.2	.2	.2	.2	.3
SE.....	3.68	15.80	7.08	8.01	4.98	6.31
CV(%).....	2.55	20.67	5.15	4.56	3.57	5.43
Other dairy products						
Mean.....	324	147	291	389	335	261
Share.....	.5	.4	.5	.5	.6	.6
SE.....	6.83	20.57	13.22	14.99	10.07	14.86
CV(%).....	2.11	14.02	4.54	3.85	3.00	5.70
Fruits and vegetables						
Mean.....	897	450	838	1,058	915	723
Share.....	1.5	1.3	1.4	1.4	1.5	1.7
SE.....	18.33	64.13	29.69	41.18	25.91	38.05
CV(%).....	2.04	14.24	3.54	3.89	2.83	5.26
Fresh fruits						
Mean.....	321	142	301	375	328	262
Share.....	.5	.4	.5	.5	.5	.6
SE.....	7.91	23.79	14.25	17.20	11.10	16.11
CV(%).....	2.47	16.75	4.73	4.59	3.38	6.15

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Fresh vegetables						
Mean.....	300	159	277	351	311	235
Share.....	.5	.5	.5	.5	.5	.6
SE.....	6.04	29.72	12.22	14.98	11.73	14.60
CV(%).....	2.02	18.66	4.42	4.26	3.77	6.21
Processed fruits						
Mean.....	116	72	113	138	111	94
Share.....	.2	.2	.2	.2	.2	.2
SE.....	3.24	16.67	7.19	7.82	5.49	7.68
CV(%).....	2.80	23.09	6.36	5.68	4.95	8.16
Processed vegetables						
Mean.....	161	77	147	194	164	132
Share.....	.3	.2	.2	.3	.3	.3
SE.....	5.33	15.19	7.84	11.03	7.96	10.69
CV(%).....	3.30	19.77	5.33	5.70	4.84	8.11
Other food at home						
Mean.....	1,743	798	1,667	2,104	1,757	1,280
Share.....	2.8	2.3	2.8	2.8	2.9	3.0
SE.....	28.77	93.00	70.83	60.47	46.89	58.85
CV(%).....	1.65	11.65	4.25	2.87	2.67	4.60
Sugar and other sweets						
Mean.....	162	62	147	204	158	136
Share.....	.3	.2	.2	.3	.3	.3
SE.....	5.10	11.78	7.45	12.49	6.11	10.04
CV(%).....	3.15	18.93	5.08	6.12	3.87	7.40
Fats and oils						
Mean.....	120	50	103	150	123	98
Share.....	.2	.1	.2	.2	.2	.2
SE.....	3.22	8.32	5.94	5.62	6.35	9.25
CV(%).....	2.69	16.79	5.76	3.75	5.18	9.45
Miscellaneous foods						
Mean.....	962	399	966	1,139	960	694
Share.....	1.6	1.2	1.6	1.5	1.6	1.6
SE.....	19.28	54.43	59.13	37.38	29.79	31.38
CV(%).....	2.00	13.63	6.12	3.28	3.10	4.52
Nonalcoholic beverages						
Mean.....	445	273	403	543	455	323
Share.....	.7	.8	.7	.7	.8	.8
SE.....	9.91	39.92	17.51	19.87	16.98	25.47
CV(%).....	2.23	14.61	4.34	3.66	3.73	7.89
Food prepared by consumer unit on out-of-town trips						
Mean.....	55	14	47	68	62	30
Share.....	.1	(¹)	.1	.1	.1	.1
SE.....	2.46	5.68	3.68	5.70	3.92	5.10
CV(%).....	4.51	40.75	7.80	8.35	6.38	17.29
Food away from home						
Mean.....	2,994	2,467	3,132	3,842	2,687	1,739
Share.....	4.8	7.1	5.2	5.1	4.4	4.1
SE.....	63.68	322.57	118.66	121.40	88.34	96.80
CV(%).....	2.13	13.08	3.79	3.16	3.29	5.57
Alcoholic beverages						
Mean.....	541	168	507	653	601	280
Share.....	.9	.5	.8	.9	1.0	.7
SE.....	18.46	35.31	42.30	40.62	37.06	28.94
CV(%).....	3.42	21.08	8.35	6.22	6.17	10.34
Housing						
Mean.....	20,973	11,382	21,461	25,024	20,037	15,608
Share.....	34.0	32.9	35.5	33.0	33.1	36.9
SE.....	240.54	662.03	250.50	616.77	369.02	421.80
CV(%).....	1.15	5.82	1.17	2.46	1.84	2.70
Shelter						
Mean.....	12,324	7,634	13,213	14,523	11,431	9,051
Share.....	20.0	22.0	21.8	19.1	18.9	21.4
SE.....	149.23	485.34	207.02	256.59	251.56	362.59
CV(%).....	1.21	6.36	1.57	1.77	2.20	4.01
Owned dwellings						
Mean.....	7,116	749	5,656	9,141	7,707	5,317
Share.....	11.5	2.2	9.4	12.0	12.7	12.6
SE.....	107.09	201.85	165.37	257.38	205.04	218.04

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Owned dwellings						
CV(%)	1.51	26.94	2.92	2.82	2.66	4.10
Mortgage interest and charges						
Mean	2,914	280	3,102	4,430	2,487	884
Share	4.7	.8	5.1	5.8	4.1	2.1
SE	51.96	112.70	95.45	116.39	83.77	75.57
CV(%)	1.78	40.21	3.08	2.63	3.37	8.54
Property taxes						
Mean	2,248	243	1,474	2,638	2,691	2,171
Share	3.6	.7	2.4	3.5	4.4	5.1
SE	45.93	58.65	54.68	96.38	94.81	89.83
CV(%)	2.04	24.17	3.71	3.65	3.52	4.14
Maintenance, repairs, insurance, other expenses						
Mean	1,954	226	1,079	2,074	2,529	2,261
Share	3.2	.7	1.8	2.7	4.2	5.3
SE	60.98	98.27	93.10	128.08	122.16	155.91
CV(%)	3.12	43.40	8.63	6.18	4.83	6.90
Rented dwellings						
Mean	4,363	6,293	7,095	4,403	2,601	3,098
Share	7.1	18.2	11.7	5.8	4.3	7.3
SE	76.34	498.84	168.41	215.82	105.01	279.74
CV(%)	1.75	7.93	2.37	4.90	4.04	9.03
Other lodging						
Mean	845	592	462	979	1,123	636
Share	1.4	1.7	.8	1.3	1.9	1.5
SE	36.78	118.33	37.08	67.47	69.58	97.71
CV(%)	4.35	19.97	8.03	6.89	6.20	15.35
Utilities, fuels, and public services						
Mean	4,095	1,860	3,677	4,788	4,258	3,428
Share	6.6	5.4	6.1	6.3	7.0	8.1
SE	32.52	155.10	52.07	47.11	55.33	63.53
CV(%) .....	.79	8.34	1.42	.98	1.30	1.85
Natural gas						
Mean	404	126	337	468	422	408
Share .....	.7	.4	.6	.6	.7	1.0
SE	12.70	23.16	14.17	18.82	16.12	21.68
CV(%)	3.14	18.32	4.20	4.02	3.82	5.32
Electricity						
Mean	1,483	740	1,351	1,656	1,568	1,289
Share	2.4	2.1	2.2	2.2	2.6	3.0
SE	18.93	58.13	26.29	23.92	24.64	34.65
CV(%)	1.28	7.86	1.95	1.44	1.57	2.69
Fuel oil and other fuels						
Mean	110	28	71	103	131	161
Share .....	.2	.1	.1	.1	.2	.4
SE	5.98	15.88	9.85	9.81	11.03	17.10
CV(%)	5.45	57.36	13.80	9.50	8.44	10.60
Telephone services						
Mean	1,430	758	1,350	1,802	1,420	941
Share	2.3	2.2	2.2	2.4	2.3	2.2
SE	13.06	80.38	25.89	23.44	25.88	25.93
CV(%) .....	.91	10.60	1.92	1.30	1.82	2.75
Residential phone service, VOIP, and phone cards						
Mean	192	23	65	161	255	379
Share .....	.3	.1	.1	.2	.4	.9
SE	5.91	8.35	6.15	9.73	9.17	10.63
CV(%)	3.08	36.18	9.51	6.05	3.60	2.80
Cellular phone service						
Mean	1,238	735	1,285	1,641	1,165	562
Share	2.0	2.1	2.1	2.2	1.9	1.3
SE	13.44	79.39	24.71	23.57	23.52	25.35
CV(%)	1.09	10.80	1.92	1.44	2.02	4.51
Water and other public services						
Mean	667	209	567	759	717	629
Share	1.1	.6	.9	1.0	1.2	1.5
SE	15.89	29.54	23.18	20.56	21.20	19.65
CV(%)	2.38	14.15	4.09	2.71	2.96	3.12
Household operations						
Mean	1,504	405	1,881	1,738	1,246	1,138
Share	2.4	1.2	3.1	2.3	2.1	2.7
SE	37.19	40.08	89.67	80.81	42.01	76.17

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Household operations						
CV(%)	2.47	9.90	4.77	4.65	3.37	6.69
Personal services						
Mean	421	10	995	499	77	94
Share .....	.7	(¹)	1.6	.7	.1	.2
SE	22.82	7.84	78.97	41.83	20.41	50.38
CV(%)	5.42	77.67	7.94	8.37	26.64	53.61
Other household expenses						
Mean	1,083	395	887	1,239	1,170	1,044
Share	1.8	1.1	1.5	1.6	1.9	2.5
SE	24.00	38.91	21.51	59.49	31.36	49.62
CV(%)	2.22	9.86	2.43	4.80	2.68	4.75
Housekeeping supplies						
Mean	800	284	591	922	920	767
Share	1.3	.8	1.0	1.2	1.5	1.8
SE	29.09	57.20	36.83	45.66	61.27	72.29
CV(%)	3.64	20.17	6.23	4.95	6.66	9.43
Laundry and cleaning supplies						
Mean	180	88	148	224	183	162
Share .....	.3	.3	.2	.3	.3	.4
SE	6.69	27.24	13.47	16.54	10.63	14.84
CV(%)	3.72	30.90	9.08	7.40	5.82	9.16
Other household products						
Mean	495	167	362	568	578	472
Share .....	.8	.5	.6	.7	1.0	1.1
SE	25.58	43.08	28.38	42.64	56.76	61.81
CV(%)	5.16	25.81	7.84	7.51	9.83	13.10
Postage and stationery						
Mean	125	29	81	130	160	133
Share .....	.2	.1	.1	.2	.3	.3
SE	6.92	8.48	12.18	11.23	14.58	19.43
CV(%)	5.55	29.72	15.06	8.63	9.13	14.61
Household furnishings and equipment						
Mean	2,251	1,198	2,099	3,053	2,182	1,224
Share	3.6	3.5	3.5	4.0	3.6	2.9
SE	146.66	153.51	89.15	507.43	123.37	94.03
CV(%)	6.52	12.81	4.25	16.62	5.65	7.68
Household textiles						
Mean	114	71	94	174	101	67
Share .....	.2	.2	.2	.2	.2	.2
SE	9.03	19.18	8.99	24.64	14.02	14.83
CV(%)	7.94	27.17	9.57	14.20	13.95	22.28
Furniture						
Mean	505	327	647	563	465	233
Share .....	.8	.9	1.1	.7	.8	.6
SE	20.16	90.47	39.61	38.99	34.09	39.74
CV(%)	4.00	27.65	6.12	6.93	7.34	17.07
Floor coverings						
Mean	25	8	26	29	22	25
Share	(¹)	(¹)	(¹)	(¹)	(¹)	.1
SE	2.75	2.66	4.67	5.55	3.15	9.13
CV(%)	11.08	32.06	18.12	19.14	14.53	36.43
Major appliances						
Mean	320	132	329	340	357	199
Share .....	.5	.4	.5	.4	.6	.5
SE	14.59	41.73	33.12	25.54	25.87	23.06
CV(%)	4.56	31.56	10.06	7.51	7.24	11.57
Small appliances, miscellaneous housewares						
Mean	121	63	120	144	128	67
Share .....	.2	.2	.2	.2	.2	.2
SE	6.54	12.93	13.72	13.75	9.49	9.56
CV(%)	5.40	20.43	11.40	9.56	7.44	14.35
Miscellaneous household equipment						
Mean	1,167	597	883	1,803	1,110	633
Share	1.9	1.7	1.5	2.4	1.8	1.5
SE	142.87	104.65	60.32	495.27	105.46	73.82
CV(%)	12.25	17.54	6.83	27.46	9.50	11.66
Apparel and services						
Mean	1,598	1,067	1,720	2,127	1,386	852
Share	2.6	3.1	2.8	2.8	2.3	2.0

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Apparel and services						
SE	45.82	214.24	97.64	103.34	71.98	123.22
CV(%)	2.87	20.08	5.68	4.86	5.19	14.46
Men and boys						
Mean	374	359	404	564	258	209
Share .....	.6	1.0	.7	.7	.4	.5
SE	20.36	115.82	36.81	35.42	24.73	94.73
CV(%)	5.44	32.27	9.10	6.28	9.60	45.42
Men, 16 and over						
Mean	279	334	262	399	218	196
Share .....	.5	1.0	.4	.5	.4	.5
SE	20.15	112.08	29.91	36.13	24.51	94.36
CV(%)	7.23	33.57	11.40	9.05	11.24	48.17
Boys, 2 to 15						
Mean	96	25	142	165	40	13
Share .....	.2	.1	.2	.2	.1	(¹)
SE	5.31	13.11	11.06	14.65	5.93	3.56
CV(%)	5.56	52.40	7.79	8.89	14.99	27.94
Women and girls						
Mean	600	190	519	872	555	378
Share	1.0	.5	.9	1.1	.9	.9
SE	29.04	45.22	41.12	84.24	36.75	46.12
CV(%)	4.84	23.86	7.92	9.66	6.62	12.21
Women, 16 and over						
Mean	510	173	406	712	512	352
Share .....	.8	.5	.7	.9	.8	.8
SE	26.64	43.18	41.63	74.84	37.77	43.81
CV(%)	5.22	24.94	10.26	10.51	7.38	12.44
Girls, 2 to 15						
Mean	90	16	113	160	44	26
Share .....	.1	(¹)	.2	.2	.1	.1
SE	7.08	9.88	11.69	19.82	10.78	9.24
CV(%)	7.90	60.31	10.32	12.40	24.74	36.10
Children under 2						
Mean	69	86	155	49	35	24
Share .....	.1	.2	.3	.1	.1	.1
SE	7.15	39.80	22.97	8.07	6.46	9.09
CV(%)	10.31	46.11	14.83	16.63	18.54	38.17
Footwear						
Mean	338	342	411	424	281	141
Share .....	.5	1.0	.7	.6	.5	.3
SE	18.73	166.27	45.88	30.92	28.61	29.31
CV(%)	5.54	48.60	11.18	7.29	10.17	20.82
Other apparel products and services						
Mean	217	90	232	219	257	101
Share .....	.4	.3	.4	.3	.4	.2
SE	16.09	15.63	33.16	21.77	32.70	10.11
CV(%)	7.43	17.34	14.32	9.96	12.72	9.98
Transportation						
Mean	10,160	8,395	11,031	12,808	9,305	5,275
Share	16.5	24.2	18.2	16.9	15.4	12.5
SE	233.29	1,794.92	461.64	565.42	294.00	372.48
CV(%)	2.30	21.38	4.19	4.41	3.16	7.06
Vehicle purchases (net outlay)						
Mean	4,282	4,615	5,004	5,538	3,587	1,880
Share	6.9	13.3	8.3	7.3	5.9	4.4
SE	223.43	1,624.72	430.83	526.12	270.78	307.76
CV(%)	5.22	35.20	8.61	9.50	7.55	16.37
Cars and trucks, new						
Mean	1,873	1,602	1,926	2,254	1,790	1,211
Share	3.0	4.6	3.2	3.0	3.0	2.9
SE	158.19	1,238.30	272.39	372.38	247.13	315.20
CV(%)	8.44	77.27	14.14	16.52	13.80	26.03
Cars and trucks, used						
Mean	2,327	3,013	2,873	3,194	1,776	669
Share	3.8	8.7	4.8	4.2	2.9	1.6
SE	153.09	753.23	245.57	439.18	162.21	124.17
CV(%)	6.58	25.00	8.55	13.75	9.13	18.55
Other vehicles						
Mean	82	(²)	204	90	21	(²)

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Other vehicles						
Share .....	.1	(²)	.3	.1	(¹)	(²)
SE	29.24	(²)	101.72	42.35	9.20	(²)
CV(%)	35.66	(²)	49.86	47.30	44.29	(²)
Gasoline, other fuels, and motor oil						
Mean	1,822	1,233	1,954	2,311	1,716	895
Share	3.0	3.6	3.2	3.0	2.8	2.1
SE	20.11	100.55	42.41	38.77	26.81	24.71
CV(%)	1.10	8.16	2.17	1.68	1.56	2.76
Other vehicle expenses						
Mean	3,466	1,935	3,522	4,282	3,361	2,161
Share	5.6	5.6	5.8	5.6	5.6	5.1
SE	38.78	243.62	77.76	91.91	70.14	83.73
CV(%)	1.12	12.59	2.21	2.15	2.09	3.87
Vehicle finance charges						
Mean	255	168	313	336	217	77
Share .....	.4	.5	.5	.4	.4	.2
SE	6.65	29.33	13.25	15.23	10.12	8.34
CV(%)	2.61	17.43	4.23	4.53	4.67	10.78
Maintenance and repairs						
Mean	871	455	767	1,050	931	619
Share	1.4	1.3	1.3	1.4	1.5	1.5
SE	19.45	96.34	38.24	39.93	36.93	55.85
CV(%)	2.23	21.18	4.98	3.80	3.97	9.03
Vehicle rental, leases, licenses, and other charges						
Mean	766	279	837	976	689	467
Share	1.2	.8	1.4	1.3	1.1	1.1
SE	26.60	53.59	58.73	58.20	36.85	35.19
CV(%)	3.47	19.22	7.02	5.96	5.35	7.54
Vehicle insurance						
Mean	1,574	1,033	1,605	1,920	1,524	998
Share	2.5	3.0	2.7	2.5	2.5	2.4
SE	20.91	128.36	38.18	38.42	27.90	40.86
CV(%)	1.33	12.42	2.38	2.00	1.83	4.09
Public and other transportation						
Mean	590	612	551	678	641	339
Share	1.0	1.8	.9	.9	1.1	.8
SE	25.17	263.81	37.43	43.49	40.10	61.42
CV(%)	4.26	43.11	6.80	6.41	6.26	18.10
Healthcare						
Mean	5,204	957	3,573	5,142	6,256	6,675
Share	8.4	2.8	5.9	6.8	10.3	15.8
SE	75.89	97.03	109.57	137.96	111.96	169.39
CV(%)	1.46	10.14	3.07	2.68	1.79	2.54
Health insurance						
Mean	3,620	678	2,500	3,579	4,312	4,694
Share	5.9	2.0	4.1	4.7	7.1	11.1
SE	64.18	84.32	86.91	105.15	91.65	90.97
CV(%)	1.77	12.44	3.48	2.94	2.13	1.94
Medical services						
Mean	923	134	717	979	1,083	945
Share	1.5	.4	1.2	1.3	1.8	2.2
SE	35.66	33.83	53.45	82.52	56.22	100.10
CV(%)	3.86	25.27	7.46	8.43	5.19	10.59
Drugs						
Mean	488	90	253	406	651	803
Share .....	.8	.3	.4	.5	1.1	1.9
SE	16.52	21.56	20.64	22.13	32.75	55.02
CV(%)	3.38	23.90	8.17	5.45	5.03	6.85
Medical supplies						
Mean	173	54	104	177	210	233
Share .....	.3	.2	.2	.2	.3	.6
SE	8.78	20.70	7.45	18.12	16.22	28.19
CV(%)	5.07	37.98	7.18	10.23	7.74	12.11
Entertainment						
Mean	2,864	1,171	2,578	3,572	2,970	1,955
Share	4.6	3.4	4.3	4.7	4.9	4.6
SE	101.17	174.67	94.11	226.13	216.68	113.88
CV(%)	3.53	14.92	3.65	6.33	7.30	5.83

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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						
Mean.....	623	199	592	965	510	328
Share.....	1.0	.6	1.0	1.3	.8	.8
SE.....	27.59	47.52	30.59	94.92	31.14	49.27
CV(%).....	4.43	23.89	5.17	9.84	6.11	15.04
Audio and visual equipment and services						
Mean.....	1,000	569	847	1,115	1,067	953
Share.....	1.6	1.6	1.4	1.5	1.8	2.3
SE.....	17.90	108.60	32.43	37.31	24.80	29.20
CV(%).....	1.79	19.08	3.83	3.35	2.32	3.06
Pets, toys, hobbies, and playground equipment						
Mean.....	833	346	691	979	995	478
Share.....	1.3	1.0	1.1	1.3	1.6	1.1
SE.....	79.78	105.95	62.35	155.10	197.00	58.45
CV(%).....	9.58	30.64	9.02	15.84	19.81	12.22
Pets						
Mean.....	685	319	516	772	883	396
Share.....	1.1	.9	.9	1.0	1.5	.9
SE.....	81.46	108.31	56.49	153.71	198.43	54.66
CV(%).....	11.89	33.92	10.94	19.91	22.48	13.81
Toys, hobbies, and playground equipment						
Mean.....	148	27	175	207	112	82
Share.....	.2	.1	.3	.3	.2	.2
SE.....	11.77	16.03	23.59	27.54	17.87	22.56
CV(%).....	7.96	60.45	13.47	13.27	15.97	27.41
Other entertainment supplies, equipment, and services						
Mean.....	408	57	448	513	399	196
Share.....	.7	.2	.7	.7	.7	.5
SE.....	32.30	15.85	57.73	72.32	52.85	72.45
CV(%).....	7.91	27.94	12.90	14.09	13.26	37.02
Personal care products and services						
Mean.....	701	412	664	847	684	571
Share.....	1.1	1.2	1.1	1.1	1.1	1.3
SE.....	13.75	53.55	26.21	38.03	22.26	31.44
CV(%).....	1.96	13.00	3.95	4.49	3.25	5.51
Reading						
Mean.....	93	29	65	97	95	158
Share.....	.2	.1	.1	.1	.2	.4
SE.....	5.92	10.34	5.08	13.39	8.21	22.62
CV(%).....	6.34	35.91	7.84	13.86	8.60	14.29
Education						
Mean.....	1,391	2,764	1,374	2,179	1,071	288
Share.....	2.3	8.0	2.3	2.9	1.8	.7
SE.....	83.97	839.33	163.96	210.95	137.38	91.26
CV(%).....	6.04	30.36	11.94	9.68	12.82	31.67
Tobacco products and smoking supplies						
Mean.....	317	142	323	391	334	135
Share.....	.5	.4	.5	.5	.6	.3
SE.....	12.17	32.53	26.08	20.72	20.26	17.92
CV(%).....	3.83	22.94	8.06	5.29	6.06	13.29
Miscellaneous						
Mean.....	841	184	717	975	898	776
Share.....	1.4	.5	1.2	1.3	1.5	1.8
SE.....	46.28	59.79	77.98	74.73	57.08	108.63
CV(%).....	5.50	32.49	10.88	7.66	6.36	14.01
Cash contributions						
Mean.....	2,139	297	1,041	2,372	2,627	2,891
Share.....	3.5	.9	1.7	3.1	4.3	6.8
SE.....	134.42	78.91	101.37	299.65	233.70	327.05
CV(%).....	6.29	26.53	9.74	12.63	8.90	11.31
Personal insurance and pensions						
Mean.....	7,208	2,839	7,850	10,190	6,764	1,472
Share.....	11.7	8.2	13.0	13.4	11.2	3.5
SE.....	115.46	325.63	176.21	264.48	207.12	124.72

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Personal insurance and pensions						
CV(%)	1.60	11.47	2.24	2.60	3.06	8.47
Life and other personal insurance						
Mean.....	506	95	271	621	677	359
Share .....	.8	.3	.4	.8	1.1	.8
SE	19.27	47.09	19.65	42.16	34.74	29.49
CV(%)	3.81	49.75	7.26	6.78	5.13	8.23
Pensions and Social Security						
Mean.....	6,701	2,745	7,580	9,568	6,088	1,113
Share	10.9	7.9	12.5	12.6	10.1	2.6
SE	107.76	291.45	173.09	254.46	194.38	120.69
CV(%)	1.61	10.62	2.28	2.66	3.19	10.84
Sources of income and personal taxes:						
Money income before taxes						
Mean.....	\$83,886	\$32,224	\$83,214	\$109,820	\$82,523	\$42,602
SE	1,288.61	2,545.03	1,720.46	3,180.25	2,480.34	1,733.31
CV(%)	1.54	7.90	2.07	2.90	3.01	4.07
Wages and salaries						
Mean.....	65,275	27,217	76,594	96,830	54,955	8,809
Share	77.8	84.5	92.0	88.2	66.6	20.7
SE	1,087.52	2,213.93	1,639.72	2,672.47	2,003.59	920.15
CV(%)	1.67	8.13	2.14	2.76	3.65	10.45
Self-employment income						
Mean.....	5,994	2,373	4,136	8,029	7,678	1,548
Share	7.1	7.4	5.0	7.3	9.3	3.6
SE	432.03	1,404.73	626.06	1,046.51	893.87	370.89
CV(%)	7.21	59.21	15.14	13.03	11.64	23.96
Social Security, private and government retirement						
Mean.....	9,309	592	597	2,261	15,335	27,824
Share	11.1	1.8	.7	2.1	18.6	65.3
SE	185.45	193.64	77.71	429.83	281.57	891.30
CV(%)	1.99	32.72	13.03	19.01	1.84	3.20
Interest, dividends, rental income, other property income						
Mean.....	1,918	82	472	1,155	3,182	3,491
Share	2.3	.3	.6	1.1	3.9	8.2
SE	174.78	51.40	96.24	162.97	392.89	524.36
CV(%)	9.11	63.00	20.39	14.11	12.35	15.02
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)						
Mean.....	438	189	467	508	463	215
Share .....	.5	.6	.6	.5	.6	.5
SE	23.89	59.43	42.20	47.11	45.08	31.41
CV(%)	5.45	31.39	9.04	9.27	9.75	14.62
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support						
Mean.....	628	178	626	741	602	542
Share .....	.7	.6	.8	.7	.7	1.3
SE	62.08	54.81	97.73	162.57	86.96	111.12
CV(%)	9.89	30.72	15.60	21.93	14.44	20.51
Other income						
Mean.....	322	1,594	322	295	307	174
Share .....	.4	4.9	.4	.3	.4	.4
SE	29.61	589.13	39.75	42.30	56.10	67.44
CV(%)	9.19	36.96	12.35	14.36	18.29	38.86
Personal taxes (contains some imputed values)						
Mean.....	9,719	852	7,444	14,406	11,413	1,349
Share	11.6	2.6	8.9	13.1	13.8	3.2
SE	723.53	292.14	377.48	914.21	1,919.41	428.32
CV(%)	7.44	34.30	5.07	6.35	16.82	31.75
Federal income taxes						
Mean.....	8,799	1,108	6,739	12,424	10,424	2,258
Share	10.5	3.4	8.1	11.3	12.6	5.3
SE	627.75	231.03	296.66	755.49	1,710.31	369.43
CV(%)	7.13	20.85	4.40	6.08	16.41	16.36
Stimulus payment (new UCC Q20202)#						
Mean.....	-1,618	-838	-1,776	-1,726	-1,577	-1,331
Share	-1.9	-2.6	-2.1	-1.6	-1.9	-3.1
SE	27.80	127.10	69.91	45.08	42.19	55.36

See footnotes at end of table.

Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 3rd quarter 2019 through 2nd quarter 2020 — Continued

Item	All consumer units	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
Stimulus payment (new UCC Q20202)#						
CV(%)	-1.72	-15.17	-3.94	-2.61	-2.67	-4.16
State and local income taxes						
Mean.....	2,469	534	2,440	3,629	2,473	381
Share	2.9	1.7	2.9	3.3	3.0	.9
SE	120.53	92.07	114.48	223.45	224.10	63.18
CV(%)	4.88	17.24	4.69	6.16	9.06	16.59
Other taxes						
Mean.....	69	48	41	79	94	42
Share .....	.1	.1	(¹)	.1	.1	.1
SE	15.37	42.67	8.84	22.25	30.50	10.31
CV(%)	22.21	88.88	21.54	28.05	32.37	24.75
Income after taxes						
Mean.....	74,166	31,372	75,770	95,414	71,109	41,253
Share	88.4	97.4	91.1	86.9	86.2	96.8
SE	904.12	2,388.97	1,429.90	2,352.24	1,622.24	1,405.96
CV(%)	1.22	7.61	1.89	2.47	2.28	3.41
Addenda:						
Net change in total assets and liabilities						
Mean.....	\$5,401	\$4,166	-\$556	\$2,542	\$12,648	\$4,646
SE	3,227.28	3,309.41	4,457.00	3,553.06	8,331.25	3,824.63
CV(%)	59.75	79.44	-801.76	139.78	65.87	82.32
Net change in total assets						
Mean.....	21,069	9,450	27,335	23,763	19,702	8,626
SE	2,801.53	4,289.37	3,014.93	2,611.06	7,659.23	4,070.23
CV(%)	13.30	45.39	11.03	10.99	38.88	47.19
Net change in total liabilities						
Mean.....	15,668	5,284	27,891	21,221	7,055	3,980
SE	1,374.64	2,551.11	4,450.57	3,025.57	1,950.51	1,558.34
CV(%)	8.77	48.28	15.96	14.26	27.65	39.16
Other financial information:						
Other money receipts						
Mean.....	\$1,800	\$253	\$460	\$611	\$4,354	\$635
SE	1,116.06	85.33	122.52	175.14	3,363.33	208.05
CV(%)	61.99	33.77	26.61	28.67	77.24	32.75
Mortgage principal paid on owned property						
Mean.....	-2,339	-290	-1,771	-3,292	-2,664	-948
SE	48.23	136.94	61.81	89.37	127.25	95.27
CV(%)	-2.06	-47.15	-3.49	-2.71	-4.78	-10.05
Estimated market value of owned home						
Mean.....	213,623	23,866	127,688	239,705	262,868	235,690
SE	4,512.85	5,105.84	3,520.99	8,372.77	8,059.96	7,860.04
CV(%)	2.11	21.39	2.76	3.49	3.07	3.33
Estimated monthly rental value of owned home						
Mean.....	1,136	158	766	1,260	1,341	1,257
SE	12.69	31.56	17.07	25.95	24.09	36.70
CV(%)	1.12	19.93	2.23	2.06	1.80	2.92

¹ Value is too small to display.

² No data reported.

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.