

**Table 2602. Generation of reference person: Annual expenditure means, shares, standard errors, and coefficients of variation, Consumer Expenditure Surveys, 2021**

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) <sup>1</sup> .....	133,595	6,065	35,032	35,415	43,622	13,460
Consumer unit characteristics:						
Income before taxes						
Mean.....	\$87,432	\$44,283	\$92,324	\$117,577	\$79,015	\$42,113
SE.....	1,243.71	1,808.70	1,767.30	2,876.66	1,784.34	1,462.38
CV(%).....	1.42	4.08	1.91	2.45	2.26	3.47
Income after taxes						
Mean.....	78,743	42,335	84,563	102,512	71,183	41,969
SE.....	956.65	1,752.34	1,388.06	2,132.82	1,385.77	1,252.15
CV(%).....	1.21	4.14	1.64	2.08	1.95	2.98
Age of reference person .....	51.8	21.8	32.6	48.3	65.1	81.9
Average number in consumer unit:						
People.....	2.4	2.1	2.9	3.0	2.0	1.5
Children under 18 .....	.6	.3	1.1	.8	.1	( <sup>2</sup> )
Adults 65 and older .....	.4	( <sup>2</sup> )	( <sup>2</sup> )	.1	.8	1.4
Earners .....	1.3	1.5	1.5	1.7	1.0	.2
Vehicles .....	1.9	1.3	1.7	2.1	2.0	1.4
Percent distribution:						
Reference person:						
Men.....	47	49	48	48	47	45
Women .....	53	51	52	52	53	55
Housing tenure:						
Homeowner .....	65	17	49	68	77	77
With mortgage.....	38	9	40	51	36	15
Without mortgage.....	27	8	9	18	41	62
Renter .....	35	83	51	32	23	23
Race of reference person:						
Black or African-American.....	13	14	14	15	13	8
White, Asian, and all other races, not including Black or African-American.....	87	86	86	85	87	92
Hispanic or Latino origin of reference person:						
Hispanic or Latino.....	15	21	19	18	10	5
Not Hispanic or Latino .....	85	79	81	82	90	95
Education of reference person:						
Elementary (1-8).....	3	( <sup>2</sup> )	2	3	3	5
High school (9-12) .....	28	36	25	25	30	37
College.....	69	63	73	72	67	57
Never attended and other.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased.....	89	74	90	92	92	83
Average annual expenditures						
Mean.....	\$66,928	\$41,636	\$69,061	\$83,357	\$62,203	\$44,683
SE.....	833.79	2,359.08	890.49	1,835.68	996.52	1,007.18
CV(%).....	1.25	5.67	1.29	2.20	1.60	2.25
Food						
Mean.....	8,289	5,529	8,463	10,388	7,651	5,487
Share .....	12.4	13.3	12.3	12.5	12.3	12.3
SE.....	131.70	465.85	180.88	294.55	165.65	203.71
CV(%).....	1.59	8.43	2.14	2.84	2.17	3.71
Food at home						
Mean.....	5,259	3,046	5,008	6,516	5,112	4,001
Share .....	7.9	7.3	7.3	7.8	8.2	9.0
SE.....	100.65	355.89	134.76	195.43	138.51	151.64
CV(%).....	1.91	11.68	2.69	3.00	2.71	3.79
Cereals and bakery products						
Mean.....	672	391	642	838	630	560
Share .....	1.0	.9	.9	1.0	1.0	1.3
SE.....	15.86	47.25	21.32	29.94	20.16	30.58
CV(%).....	2.36	12.09	3.32	3.57	3.20	5.46

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, 2021 — 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.....	210	141	215	268	185	153
Share.....	.3	.3	.3	.3	.3	.3
SE.....	6.03	20.60	9.36	12.32	7.22	9.98
CV(%).....	2.87	14.63	4.36	4.59	3.90	6.50
Bakery products						
Mean.....	462	250	428	570	446	406
Share.....	.7	.6	.6	.7	.7	.9
SE.....	11.48	31.70	15.95	21.52	15.44	24.35
CV(%).....	2.48	12.68	3.73	3.78	3.46	5.99
Meats, poultry, fish, and eggs						
Mean.....	1,115	729	1,048	1,388	1,092	808
Share.....	1.7	1.8	1.5	1.7	1.8	1.8
SE.....	25.76	105.76	40.12	52.19	41.77	35.11
CV(%).....	2.31	14.51	3.83	3.76	3.83	4.35
Beef						
Mean.....	293	179	294	366	276	196
Share.....	.4	.4	.4	.4	.4	.4
SE.....	9.18	34.90	21.29	19.24	13.95	14.67
CV(%).....	3.14	19.48	7.24	5.26	5.06	7.46
Pork						
Mean.....	223	142	200	270	226	182
Share.....	.3	.3	.3	.3	.4	.4
SE.....	6.30	30.57	7.73	15.11	13.47	14.49
CV(%).....	2.83	21.52	3.86	5.60	5.96	7.98
Other meats						
Mean.....	151	103	133	189	147	129
Share.....	.2	.2	.2	.2	.2	.3
SE.....	6.40	21.17	9.41	10.24	7.75	10.91
CV(%).....	4.25	20.64	7.10	5.42	5.28	8.46
Poultry						
Mean.....	203	149	195	262	196	115
Share.....	.3	.4	.3	.3	.3	.3
SE.....	6.00	21.99	11.21	13.25	10.60	9.78
CV(%).....	2.96	14.72	5.76	5.06	5.42	8.54
Fish and seafood						
Mean.....	178	119	159	218	184	133
Share.....	.3	.3	.2	.3	.3	.3
SE.....	5.84	20.53	10.68	12.74	11.03	10.51
CV(%).....	3.27	17.29	6.73	5.84	6.00	7.93
Eggs						
Mean.....	68	37	67	83	63	54
Share.....	.1	.1	.1	.1	.1	.1
SE.....	1.86	6.81	2.49	4.53	2.75	4.28
CV(%).....	2.75	18.40	3.69	5.47	4.34	7.97
Dairy products						
Mean.....	492	265	456	597	493	403
Share.....	.7	.6	.7	.7	.8	.9
SE.....	10.70	36.17	16.37	19.48	17.11	18.08
CV(%).....	2.18	13.64	3.59	3.26	3.47	4.49
Fresh milk and cream						
Mean.....	157	96	145	194	158	114
Share.....	.2	.2	.2	.2	.3	.3
SE.....	3.76	12.94	5.95	7.40	7.23	7.08
CV(%).....	2.39	13.43	4.10	3.82	4.57	6.19
Other dairy products						
Mean.....	335	169	311	403	335	289
Share.....	.5	.4	.4	.5	.5	.6
SE.....	7.77	27.36	12.97	14.08	11.13	14.07
CV(%).....	2.32	16.20	4.17	3.49	3.33	4.88
Fruits and vegetables						
Mean.....	1,033	638	979	1,288	975	845
Share.....	1.5	1.5	1.4	1.5	1.6	1.9
SE.....	23.45	82.16	35.90	38.31	30.55	40.46
CV(%).....	2.27	12.88	3.67	2.97	3.13	4.79
Fresh fruits						
Mean.....	378	217	359	466	362	314
Share.....	.6	.5	.5	.6	.6	.7
SE.....	8.82	30.86	16.28	14.02	13.24	18.71
CV(%).....	2.33	14.21	4.53	3.01	3.65	5.96
Fresh vegetables						
Mean.....	328	206	318	410	303	265

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, 2021 — 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						
Share .....	.5	.5	.5	.5	.5	.6
SE .....	8.29	30.05	14.71	14.14	11.34	15.05
CV(%) .....	2.53	14.58	4.63	3.45	3.74	5.67
Processed fruits						
Mean .....	133	103	120	162	126	124
Share .....	.2	.2	.2	.2	.2	.3
SE .....	4.78	15.11	6.58	7.18	6.90	8.89
CV(%) .....	3.61	14.68	5.50	4.44	5.50	7.15
Processed vegetables						
Mean .....	194	112	182	250	184	142
Share .....	.3	.3	.3	.3	.3	.3
SE .....	6.55	19.36	7.95	13.39	8.98	9.81
CV(%) .....	3.38	17.31	4.36	5.35	4.88	6.93
Other food at home						
Mean .....	1,947	1,023	1,883	2,405	1,922	1,385
Share .....	2.9	2.5	2.7	2.9	3.1	3.1
SE .....	38.97	125.19	52.80	82.68	53.13	58.18
CV(%) .....	2.00	12.24	2.80	3.44	2.76	4.20
Sugar and other sweets						
Mean .....	182	90	162	226	184	151
Share .....	.3	.2	.2	.3	.3	.3
SE .....	6.25	16.30	9.99	13.13	8.71	12.25
CV(%) .....	3.43	18.14	6.16	5.82	4.73	8.13
Fats and oils						
Mean .....	133	90	117	162	135	105
Share .....	.2	.2	.2	.2	.2	.2
SE .....	3.89	17.07	5.81	7.37	5.38	7.00
CV(%) .....	2.93	19.06	4.99	4.54	3.98	6.65
Miscellaneous foods						
Mean .....	1,049	503	1,055	1,283	1,011	767
Share .....	1.6	1.2	1.5	1.5	1.6	1.7
SE .....	23.55	65.73	35.07	54.11	33.88	36.40
CV(%) .....	2.25	13.07	3.33	4.22	3.35	4.75
Nonalcoholic beverages						
Mean .....	515	304	477	644	524	336
Share .....	.8	.7	.7	.8	.8	.8
SE .....	12.13	44.92	20.45	26.96	16.92	23.86
CV(%) .....	2.36	14.77	4.29	4.19	3.23	7.10
Food prepared by consumer unit on out of town trips						
Mean .....	69	37	73	90	68	27
Share .....	.1	.1	.1	.1	.1	.1
SE .....	3.18	6.96	6.96	6.04	3.89	4.28
CV(%) .....	4.58	19.08	9.58	6.69	5.75	15.95
Food away from home						
Mean .....	3,030	2,483	3,455	3,872	2,539	1,486
Share .....	4.5	6.0	5.0	4.6	4.1	3.3
SE .....	64.84	210.30	114.66	156.68	81.40	94.28
CV(%) .....	2.14	8.47	3.32	4.05	3.21	6.34
Alcoholic beverages						
Mean .....	554	368	629	601	561	297
Share .....	.8	.9	.9	.7	.9	.7
SE .....	23.09	86.14	47.62	37.41	43.28	31.40
CV(%) .....	4.17	23.39	7.57	6.22	7.71	10.58
Housing						
Mean .....	22,624	15,449	24,052	26,385	21,273	16,656
Share .....	33.8	37.1	34.8	31.7	34.2	37.3
SE .....	306.96	585.53	332.50	538.28	460.87	381.58
CV(%) .....	1.36	3.79	1.38	2.04	2.17	2.29
Shelter						
Mean .....	13,258	10,479	14,646	15,548	11,834	9,486
Share .....	19.8	25.2	21.2	18.7	19.0	21.2
SE .....	217.71	417.68	269.43	406.06	330.03	303.98
CV(%) .....	1.64	3.99	1.84	2.61	2.79	3.20
Owned dwellings						
Mean .....	7,591	1,369	6,590	9,744	8,135	5,571
Share .....	11.3	3.3	9.5	11.7	13.1	12.5
SE .....	159.67	182.91	199.31	327.28	274.56	203.21
CV(%) .....	2.10	13.36	3.02	3.36	3.38	3.65

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, 2021 — 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
Mortgage interest and charges						
Mean.....	2,781	483	3,123	4,162	2,341	718
Share.....	4.2	1.2	4.5	5.0	3.8	1.6
SE.....	77.89	88.82	76.79	198.65	114.46	83.75
CV(%).....	2.80	18.40	2.46	4.77	4.89	11.66
Property taxes						
Mean.....	2,475	488	1,861	2,965	2,902	2,298
Share.....	3.7	1.2	2.7	3.6	4.7	5.1
SE.....	46.56	63.24	67.25	92.30	69.56	77.34
CV(%).....	1.88	12.96	3.61	3.11	2.40	3.37
Maintenance, repairs, insurance, and other expenses						
Mean.....	2,335	399	1,606	2,618	2,892	2,555
Share.....	3.5	1.0	2.3	3.1	4.6	5.7
SE.....	76.76	110.45	120.70	153.16	165.13	166.23
CV(%).....	3.29	27.69	7.51	5.85	5.71	6.51
Rented dwellings						
Mean.....	4,684	8,629	7,335	4,392	2,639	3,401
Share.....	7.0	20.7	10.6	5.3	4.2	7.6
SE.....	63.46	402.87	175.68	150.22	121.14	209.06
CV(%).....	1.35	4.67	2.39	3.42	4.59	6.15
Other lodging						
Mean.....	983	481	721	1,412	1,060	513
Share.....	1.5	1.2	1.0	1.7	1.7	1.1
SE.....	37.39	102.48	48.04	122.42	66.87	64.53
CV(%).....	3.80	21.33	6.66	8.67	6.31	12.57
Utilities, fuels, and public services						
Mean.....	4,223	2,281	3,867	4,996	4,359	3,553
Share.....	6.3	5.5	5.6	6.0	7.0	8.0
SE.....	45.01	131.20	60.38	66.73	50.50	80.78
CV(%).....	1.07	5.75	1.56	1.34	1.16	2.27
Natural gas						
Mean.....	447	215	368	505	496	451
Share.....	.7	.5	.5	.6	.8	1.0
SE.....	15.30	18.26	15.70	19.75	16.96	38.25
CV(%).....	3.42	8.48	4.27	3.91	3.42	8.49
Electricity						
Mean.....	1,551	929	1,442	1,768	1,604	1,371
Share.....	2.3	2.2	2.1	2.1	2.6	3.1
SE.....	23.48	61.64	30.42	33.84	24.36	35.14
CV(%).....	1.51	6.63	2.11	1.91	1.52	2.56
Fuel oil and other fuels						
Mean.....	122	23	66	144	152	154
Share.....	.2	.1	.1	.2	.2	.3
SE.....	10.40	12.30	10.92	15.50	16.09	22.50
CV(%).....	8.55	54.50	16.65	10.76	10.57	14.65
Telephone services						
Mean.....	1,409	803	1,386	1,777	1,359	935
Share.....	2.1	1.9	2.0	2.1	2.2	2.1
SE.....	16.52	48.54	26.86	31.88	17.69	27.38
CV(%).....	1.17	6.05	1.94	1.79	1.30	2.93
Residential phone service, VOIP, and phone cards						
Mean.....	165	23	55	134	241	351
Share.....	.2	.1	.1	.2	.4	.8
SE.....	4.94	6.87	6.42	6.98	7.25	15.36
CV(%).....	2.99	29.55	11.65	5.20	3.01	4.37
Cellular phone service						
Mean.....	1,244	780	1,331	1,643	1,118	584
Share.....	1.9	1.9	1.9	2.0	1.8	1.3
SE.....	16.05	49.26	26.39	29.19	17.01	22.55
CV(%).....	1.29	6.32	1.98	1.78	1.52	3.86
Water and other public services						
Mean.....	695	311	606	803	748	642
Share.....	1.0	.7	.9	1.0	1.2	1.4
SE.....	15.84	34.56	14.71	24.07	22.62	22.38
CV(%).....	2.28	11.13	2.43	3.00	3.02	3.49
Household operations						
Mean.....	1,638	596	2,099	1,716	1,423	1,401
Share.....	2.4	1.4	3.0	2.1	2.3	3.1
SE.....	40.44	83.49	76.01	78.42	62.90	74.42
CV(%).....	2.47	14.00	3.62	4.57	4.42	5.31
Personal services						
Mean.....	377	18	1,020	288	51	158

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, 2021 — 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 services						
Share .....	.6	( <sup>2</sup> )	1.5	.3	.1	.4
SE .....	22.65	55.26	62.23	40.33	16.06	52.48
CV(%) .....	6.00	304.46	6.10	14.02	31.41	33.18
Other household expenses						
Mean .....	1,261	578	1,079	1,429	1,372	1,243
Share .....	1.9	1.4	1.6	1.7	2.2	2.8
SE .....	28.60	56.29	26.88	59.60	59.00	46.10
CV(%) .....	2.27	9.74	2.49	4.17	4.30	3.71
Housekeeping supplies						
Mean .....	803	366	650	910	926	722
Share .....	1.2	.9	.9	1.1	1.5	1.6
SE .....	26.45	56.99	37.12	55.98	53.08	68.86
CV(%) .....	3.29	15.55	5.71	6.15	5.73	9.53
Laundry and cleaning supplies						
Mean .....	178	103	163	216	178	154
Share .....	.3	.2	.2	.3	.3	.3
SE .....	6.68	27.21	11.71	16.01	10.62	22.86
CV(%) .....	3.74	26.46	7.19	7.41	5.97	14.88
Other household products						
Mean .....	514	231	395	585	619	431
Share .....	.8	.6	.6	.7	1.0	1.0
SE .....	23.41	39.04	28.44	49.29	46.91	56.12
CV(%) .....	4.56	16.90	7.19	8.43	7.58	13.02
Postage and stationery						
Mean .....	111	33	92	109	130	138
Share .....	.2	.1	.1	.1	.2	.3
SE .....	5.74	18.26	13.59	9.28	9.10	23.97
CV(%) .....	5.19	55.97	14.77	8.53	7.01	17.42
Household furnishings and equipment						
Mean .....	2,701	1,727	2,788	3,214	2,730	1,494
Share .....	4.0	4.1	4.0	3.9	4.4	3.3
SE .....	88.86	235.11	89.85	160.42	200.62	107.05
CV(%) .....	3.29	13.61	3.22	4.99	7.35	7.17
Household textiles						
Mean .....	122	47	92	166	131	87
Share .....	.2	.1	.1	.2	.2	.2
SE .....	8.59	15.22	11.92	20.68	13.36	31.09
CV(%) .....	7.06	32.61	12.99	12.48	10.20	35.89
Furniture						
Mean .....	716	447	840	909	601	375
Share .....	1.1	1.1	1.2	1.1	1.0	.8
SE .....	25.13	82.94	48.66	77.25	42.65	52.59
CV(%) .....	3.51	18.54	5.79	8.50	7.10	14.01
Floor coverings						
Mean .....	33	11	37	43	28	25
Share .....	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	( <sup>2</sup> )	.1
SE .....	3.56	2.83	4.87	8.39	4.84	9.72
CV(%) .....	10.71	25.37	13.06	19.73	17.26	38.93
Major appliances						
Mean .....	464	218	458	533	487	330
Share .....	.7	.5	.7	.6	.8	.7
SE .....	19.56	44.82	34.00	46.76	33.69	42.21
CV(%) .....	4.22	20.54	7.43	8.77	6.92	12.78
Small appliances and miscellaneous housewares						
Mean .....	142	89	152	163	139	93
Share .....	.2	.2	.2	.2	.2	.2
SE .....	5.71	16.38	11.02	11.02	11.61	10.43
CV(%) .....	4.02	18.36	7.26	6.75	8.34	11.23
Miscellaneous household equipment						
Mean .....	1,225	915	1,210	1,400	1,344	584
Share .....	1.8	2.2	1.8	1.7	2.2	1.3
SE .....	67.64	192.45	66.33	81.40	184.68	63.96
CV(%) .....	5.52	21.04	5.48	5.82	13.74	10.95
Apparel and services						
Mean .....	1,754	1,498	2,135	2,363	1,289	729
Share .....	2.6	3.6	3.1	2.8	2.1	1.6
SE .....	70.81	364.51	114.00	162.35	66.97	104.47
CV(%) .....	4.04	24.33	5.34	6.87	5.20	14.33
Men and boys						
Mean .....	424	362	548	558	310	130

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, 2021 — 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
Men and boys						
Share .....	.6	.9	.8	.7	.5	.3
SE .....	18.95	140.14	41.95	39.88	32.05	30.88
CV(%) .....	4.47	38.67	7.65	7.15	10.33	23.83
Men, 16 and over						
Mean .....	310	328	350	388	267	121
Share .....	.5	.8	.5	.5	.4	.3
SE .....	16.07	123.05	33.33	32.86	26.66	30.43
CV(%) .....	5.19	37.51	9.52	8.46	9.97	25.12
Boys, 2 to 15						
Mean .....	114	34	198	169	43	8
Share .....	.2	.1	.3	.2	.1	( <sup>2</sup> )
SE .....	10.58	26.89	32.09	23.22	9.53	4.88
CV(%) .....	9.27	78.33	16.21	13.72	22.30	57.38
Women and girls						
Mean .....	659	502	708	943	505	328
Share .....	1.0	1.2	1.0	1.1	.8	.7
SE .....	32.74	123.37	59.96	71.81	31.38	63.13
CV(%) .....	4.97	24.57	8.47	7.62	6.22	19.24
Women, 16 and over						
Mean .....	549	447	544	759	463	316
Share .....	.8	1.1	.8	.9	.7	.7
SE .....	26.89	104.00	49.44	57.04	28.55	62.80
CV(%) .....	4.90	23.27	9.10	7.52	6.17	19.88
Girls, 2 to 15						
Mean .....	110	55	165	184	42	12
Share .....	.2	.1	.2	.2	.1	( <sup>2</sup> )
SE .....	11.77	44.36	26.13	32.23	9.52	3.95
CV(%) .....	10.67	80.48	15.86	17.55	22.85	32.04
Children under 2						
Mean .....	66	38	179	30	26	11
Share .....	.1	.1	.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
SE .....	7.37	17.15	24.90	5.64	6.32	6.93
CV(%) .....	11.11	44.80	13.89	19.04	24.40	61.09
Footwear						
Mean .....	336	342	379	472	254	117
Share .....	.5	.8	.5	.6	.4	.3
SE .....	17.38	101.16	37.66	35.60	24.58	22.83
CV(%) .....	5.17	29.55	9.93	7.54	9.68	19.57
Other apparel products and services						
Mean .....	269	253	320	361	194	143
Share .....	.4	.6	.5	.4	.3	.3
SE .....	34.61	171.64	44.91	108.51	17.16	29.97
CV(%) .....	12.86	67.83	14.04	30.04	8.82	20.95
Transportation						
Mean .....	10,961	7,929	12,683	13,956	9,327	5,263
Share .....	16.4	19.0	18.4	16.7	15.0	11.8
SE .....	269.00	1,060.02	428.54	635.39	313.04	474.38
CV(%) .....	2.45	13.37	3.38	4.55	3.36	9.01
Vehicle purchases (net outlay)						
Mean .....	4,828	3,280	6,173	6,218	3,716	1,971
Share .....	7.2	7.9	8.9	7.5	6.0	4.4
SE .....	249.48	999.75	398.37	589.05	284.37	444.24
CV(%) .....	5.17	30.48	6.45	9.47	7.65	22.54
Cars and trucks, new						
Mean .....	2,210	1,309	2,597	3,124	1,677	937
Share .....	3.3	3.1	3.8	3.7	2.7	2.1
SE .....	184.47	747.94	327.27	433.49	227.35	385.93
CV(%) .....	8.35	57.13	12.60	13.88	13.56	41.19
Cars and trucks, used						
Mean .....	2,555	1,851	3,505	3,013	1,987	1,034
Share .....	3.8	4.4	5.1	3.6	3.2	2.3
SE .....	134.33	449.01	305.67	288.54	197.99	273.61
CV(%) .....	5.26	24.25	8.72	9.58	9.96	26.47
Other vehicles						
Mean .....	63	119	72	82	52	( <sup>3</sup> )
Share .....	.1	.3	.1	.1	.1	( <sup>3</sup> )
SE .....	13.37	71.61	23.87	33.62	31.67	( <sup>3</sup> )
CV(%) .....	21.24	60.10	33.37	41.01	60.59	( <sup>3</sup> )
Gasoline, other fuels, and motor oil						
Mean .....	2,148	1,842	2,386	2,705	1,909	971

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, 2021 — 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
Gasoline, other fuels, and motor oil						
Share .....	3.2	4.4	3.5	3.2	3.1	2.2
SE .....	26.22	90.53	48.97	48.94	33.69	34.23
CV(%) .....	1.22	4.91	2.05	1.81	1.76	3.52
Other vehicle expenses						
Mean .....	3,534	2,515	3,579	4,426	3,338	2,163
Share .....	5.3	6.0	5.2	5.3	5.4	4.8
SE .....	55.68	192.49	77.97	94.78	75.39	105.16
CV(%) .....	1.58	7.66	2.18	2.14	2.26	4.86
Vehicle finance charges						
Mean .....	272	167	338	360	224	71
Share .....	.4	.4	.5	.4	.4	.2
SE .....	7.57	17.29	14.11	13.29	13.80	11.05
CV(%) .....	2.78	10.37	4.18	3.69	6.16	15.51
Maintenance and repairs						
Mean .....	975	646	961	1,210	967	565
Share .....	1.5	1.6	1.4	1.5	1.6	1.3
SE .....	23.19	71.61	42.73	46.33	36.19	43.18
CV(%) .....	2.38	11.08	4.45	3.83	3.74	7.64
Vehicle rental, leases, licenses, and other charges						
Mean .....	760	562	780	922	713	520
Share .....	1.1	1.3	1.1	1.1	1.1	1.2
SE .....	37.11	128.64	59.58	54.94	41.58	80.46
CV(%) .....	4.89	22.91	7.64	5.96	5.83	15.49
Vehicle insurance						
Mean .....	1,528	1,140	1,500	1,934	1,434	1,008
Share .....	2.3	2.7	2.2	2.3	2.3	2.3
SE .....	23.73	75.15	28.52	49.56	30.39	34.07
CV(%) .....	1.55	6.59	1.90	2.56	2.12	3.38
Public and other transportation						
Mean .....	452	292	545	607	363	157
Share .....	.7	.7	.8	.7	.6	.4
SE .....	15.92	39.29	38.56	44.86	25.98	27.87
CV(%) .....	3.53	13.44	7.07	7.40	7.15	17.71
Healthcare						
Mean .....	5,452	1,354	4,026	5,550	6,594	7,053
Share .....	8.1	3.3	5.8	6.7	10.6	15.8
SE .....	82.52	154.56	135.03	162.69	143.99	178.75
CV(%) .....	1.51	11.41	3.35	2.93	2.18	2.53
Health insurance						
Mean .....	3,704	796	2,592	3,709	4,621	4,920
Share .....	5.5	1.9	3.8	4.4	7.4	11.0
SE .....	48.35	109.35	70.00	110.67	110.30	114.64
CV(%) .....	1.31	13.74	2.70	2.98	2.39	2.33
Medical services						
Mean .....	1,070	359	1,023	1,179	1,076	1,203
Share .....	1.6	.9	1.5	1.4	1.7	2.7
SE .....	51.23	87.92	95.26	96.32	56.82	152.59
CV(%) .....	4.79	24.52	9.31	8.17	5.28	12.68
Drugs						
Mean .....	498	141	285	470	680	697
Share .....	.7	.3	.4	.6	1.1	1.6
SE .....	14.23	28.12	24.24	26.15	26.89	46.99
CV(%) .....	2.86	19.91	8.51	5.56	3.95	6.74
Medical supplies						
Mean .....	181	58	126	192	217	233
Share .....	.3	.1	.2	.2	.3	.5
SE .....	8.51	10.63	9.01	14.90	17.95	24.78
CV(%) .....	4.71	18.17	7.14	7.76	8.28	10.64
Entertainment						
Mean .....	3,568	1,693	3,457	4,694	3,476	2,027
Share .....	5.3	4.1	5.0	5.6	5.6	4.5
SE .....	138.54	227.91	130.58	392.90	219.01	147.32
CV(%) .....	3.88	13.46	3.78	8.37	6.30	7.27
Fees and admissions						
Mean .....	654	334	733	1,027	437	304
Share .....	1.0	.8	1.1	1.2	.7	.7
SE .....	43.16	35.77	53.01	138.48	26.06	45.11
CV(%) .....	6.60	10.72	7.23	13.48	5.96	14.85

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, 2021 — 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
<b>Audio and visual equipment and services</b>						
Mean.....	1,020	526	957	1,151	1,061	932
Share.....	1.5	1.3	1.4	1.4	1.7	2.1
SE.....	18.97	42.95	33.57	34.31	28.09	36.97
CV(%).....	1.86	8.17	3.51	2.98	2.65	3.97
<b>Pets, toys, hobbies, and playground equipment</b>						
Mean.....	969	511	997	1,150	988	569
Share.....	1.4	1.2	1.4	1.4	1.6	1.3
SE.....	55.09	125.93	76.76	124.13	94.14	109.18
CV(%).....	5.68	24.63	7.70	10.80	9.52	19.20
<b>Pets</b>						
Mean.....	770	369	679	949	842	495
Share.....	1.2	.9	1.0	1.1	1.4	1.1
SE.....	50.79	100.08	64.94	123.48	91.17	108.84
CV(%).....	6.59	27.11	9.57	13.01	10.82	22.00
<b>Toys, hobbies, and playground equipment</b>						
Mean.....	199	142	319	201	146	74
Share.....	.3	.3	.5	.2	.2	.2
SE.....	15.48	61.19	52.99	20.32	20.41	20.81
CV(%).....	7.79	43.03	16.63	10.13	13.97	28.16
<b>Other entertainment supplies, equipment, and services</b>						
Mean.....	925	322	770	1,366	990	223
Share.....	1.4	.8	1.1	1.6	1.6	.5
SE.....	122.57	172.72	99.59	371.59	197.07	86.77
CV(%).....	13.26	53.56	12.94	27.20	19.91	38.97
<b>Personal care products and services</b>						
Mean.....	771	496	777	956	703	597
Share.....	1.2	1.2	1.1	1.1	1.1	1.3
SE.....	18.94	59.87	26.58	45.23	26.19	45.71
CV(%).....	2.46	12.07	3.42	4.73	3.72	7.66
<b>Reading</b>						
Mean.....	114	79	107	106	124	142
Share.....	.2	.2	.2	.1	.2	.3
SE.....	6.22	22.57	9.51	9.18	11.49	19.26
CV(%).....	5.45	28.72	8.92	8.70	9.27	13.56
<b>Education</b>						
Mean.....	1,226	2,097	1,008	2,249	732	310
Share.....	1.8	5.0	1.5	2.7	1.2	.7
SE.....	74.00	430.71	99.04	216.67	103.14	144.39
CV(%).....	6.03	20.54	9.82	9.63	14.10	46.65
<b>Tobacco products and smoking supplies</b>						
Mean.....	341	210	378	375	372	117
Share.....	.5	.5	.5	.5	.6	.3
SE.....	12.33	43.26	28.56	20.88	19.98	19.07
CV(%).....	3.61	20.65	7.57	5.56	5.37	16.26
<b>Miscellaneous</b>						
Mean.....	986	303	934	1,331	916	748
Share.....	1.5	.7	1.4	1.6	1.5	1.7
SE.....	81.14	59.53	167.31	123.95	72.01	113.28
CV(%).....	8.23	19.63	17.91	9.31	7.87	15.14
<b>Cash contributions</b>						
Mean.....	2,415	760	1,163	2,747	2,876	4,045
Share.....	3.6	1.8	1.7	3.3	4.6	9.1
SE.....	163.87	643.80	94.31	435.46	245.85	536.21
CV(%).....	6.79	84.73	8.11	15.85	8.55	13.26
<b>Personal insurance and pensions</b>						
Mean.....	7,873	3,871	9,249	11,656	6,309	1,213
Share.....	11.8	9.3	13.4	14.0	10.1	2.7
SE.....	138.50	182.24	230.72	290.59	190.05	111.35
CV(%).....	1.76	4.71	2.49	2.49	3.01	9.18
<b>Life and other personal insurance</b>						
Mean.....	473	105	284	637	575	373
Share.....	.7	.3	.4	.8	.9	.8
SE.....	18.97	26.80	17.14	44.88	41.42	33.02
CV(%).....	4.01	25.58	6.04	7.04	7.21	8.85

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, 2021 — 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
<b>Pensions and Social Security</b>						
Mean.....	7,400	3,766	8,965	11,019	5,734	840
Share.....	11.1	9.0	13.0	13.2	9.2	1.9
SE.....	128.91	183.23	228.01	269.61	176.90	108.09
CV(%).....	1.74	4.86	2.54	2.45	3.09	12.87
<b>Sources of income and personal taxes:</b>						
<b>Income before taxes</b>						
Mean.....	\$87,432	\$44,283	\$92,324	\$117,577	\$79,015	\$42,113
SE.....	1,243.71	1,808.70	1,767.30	2,876.66	1,784.34	1,462.38
CV(%).....	1.42	4.08	1.91	2.45	2.26	3.47
<b>Wages and salaries</b>						
Mean.....	67,409	38,769	83,861	100,639	49,936	6,692
Share.....	77.1	87.5	90.8	85.6	63.2	15.9
SE.....	964.08	1,547.02	1,541.55	2,236.51	1,606.00	978.91
CV(%).....	1.43	3.99	1.84	2.22	3.22	14.63
<b>Self-employment income</b>						
Mean.....	6,085	2,250	4,976	9,944	5,874	1,231
Share.....	7.0	5.1	5.4	8.5	7.4	2.9
SE.....	424.47	853.36	528.51	949.88	626.75	309.21
CV(%).....	6.98	37.93	10.62	9.55	10.67	25.11
<b>Social Security, private and government retirement</b>						
Mean.....	9,632	254	643	2,243	18,014	29,530
Share.....	11.0	.6	.7	1.9	22.8	70.1
SE.....	159.93	70.76	84.64	195.11	424.13	950.23
CV(%).....	1.66	27.87	13.17	8.70	2.35	3.22
<b>Interest, dividends, rental income, and other property income</b>						
Mean.....	2,279	438	687	2,384	3,412	3,307
Share.....	2.6	1.0	.7	2.0	4.3	7.9
SE.....	207.05	328.70	134.87	536.35	335.92	440.49
CV(%).....	9.08	75.02	19.64	22.50	9.84	13.32
<b>Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)</b>						
Mean.....	590	549	682	710	516	298
Share.....	.7	1.2	.7	.6	.7	.7
SE.....	25.39	114.17	51.32	65.65	35.07	44.77
CV(%).....	4.30	20.78	7.52	9.25	6.80	15.01
<b>Unemployment and workers' compensation, veterans' benefits, and regular contributions for support</b>						
Mean.....	1,101	687	1,171	1,256	1,059	832
Share.....	1.3	1.6	1.3	1.1	1.3	2.0
SE.....	80.12	153.83	103.43	119.52	125.10	215.00
CV(%).....	7.28	22.39	8.83	9.51	11.82	25.83
<b>Other income</b>						
Mean.....	336	1,335	305	402	205	222
Share.....	.4	3.0	.3	.3	.3	.5
SE.....	34.06	437.37	59.96	61.99	44.59	96.06
CV(%).....	10.12	32.76	19.66	15.41	21.78	43.35
<b>Personal taxes (contains some imputed values)</b>						
Mean.....	8,689	1,948	7,762	15,065	7,832	143
Share.....	9.9	4.4	8.4	12.8	9.9	.3
SE.....	369.91	1,485.23	446.62	958.65	534.72	296.49
CV(%).....	4.26	76.25	5.75	6.36	6.83	206.71
<b>Federal income taxes</b>						
Mean.....	8,561	1,833	7,843	13,873	7,876	1,710
Share.....	9.8	4.1	8.5	11.8	10.0	4.1
SE.....	285.72	263.76	376.32	745.49	421.49	229.97
CV(%).....	3.34	14.39	4.80	5.37	5.35	13.45
<b>Stimulus payment</b>						
Mean.....	-2,542	-1,735	-2,979	-2,893	-2,204	-1,940
Share.....	-2.9	-3.9	-3.2	-2.5	-2.8	-4.6
SE.....	43.52	203.81	85.50	103.80	42.73	64.23
CV(%).....	-1.71	-11.75	-2.87	-3.59	-1.94	-3.31
<b>State and local income taxes</b>						
Mean.....	2,564	859	2,840	4,015	2,087	345
Share.....	2.9	1.9	3.1	3.4	2.6	.8
SE.....	106.78	84.14	122.18	215.34	126.01	74.10
CV(%).....	4.16	9.79	4.30	5.36	6.04	21.51
<b>Other taxes</b>						
Mean.....	105	990	58	71	72	29

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, 2021 — 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 taxes						
Share .....	.1	2.2	.1	.1	.1	.1
SE .....	65.45	1,466.55	13.49	15.19	15.61	8.74
CV(%) .....	62.21	148.07	23.35	21.53	21.77	29.68
Income after taxes						
Mean .....	78,743	42,335	84,563	102,512	71,183	41,969
Share .....	90.1	95.6	91.6	87.2	90.1	99.7
SE .....	956.65	1,752.34	1,388.06	2,132.82	1,385.77	1,252.15
CV(%) .....	1.21	4.14	1.64	2.08	1.95	2.98
Addenda:						
Net change in total assets and liabilities						
Mean .....	\$16,089	\$2,872	-\$3,728	\$11,933	\$36,821	\$17,371
SE .....	3,165.60	3,099.15	3,946.69	5,777.49	7,468.39	5,735.40
CV(%) .....	19.68	107.92	-105.86	48.42	20.28	33.02
Net change in total assets						
Mean .....	39,962	7,779	32,908	46,398	51,884	17,254
SE .....	2,729.57	2,599.75	4,232.38	4,994.49	7,535.46	5,715.36
CV(%) .....	6.83	33.42	12.86	10.76	14.52	33.13
Net change in total liabilities						
Mean .....	23,873	4,907	36,636	34,465	15,063	-117
SE .....	1,479.93	1,565.42	4,293.01	3,913.53	2,358.80	581.24
CV(%) .....	6.20	31.90	11.72	11.36	15.66	-495.84
Other financial information:						
Other money receipts						
Mean .....	1,004	495	615	1,108	1,473	447
SE .....	241.12	249.01	183.42	710.86	400.49	171.71
CV(%) .....	24.03	50.25	29.83	64.17	27.18	38.41
Mortgage principal paid on owned property						
Mean .....	-2,621	-439	-2,321	-3,809	-2,686	-1,047
SE .....	68.59	78.40	58.96	155.06	149.73	122.63
CV(%) .....	-2.62	-17.85	-2.54	-4.07	-5.58	-11.71
Estimated market value of owned home						
Mean .....	253,645	57,612	173,209	300,927	301,937	270,415
SE .....	5,791.95	10,766.96	5,304.00	9,365.81	7,855.51	12,231.85
CV(%) .....	2.28	18.69	3.06	3.11	2.60	4.52
Estimated monthly rental value of owned home						
Mean .....	1,265	296	929	1,448	1,490	1,370
SE .....	15.46	34.43	20.77	30.54	23.56	36.37
CV(%) .....	1.22	11.64	2.24	2.11	1.58	2.65

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

<sup>2</sup> Value is too small to display.

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