

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017

Item	Total four 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)	16,547	539	3,627	5,499	4,435	1,766	682
Consumer unit characteristics:							
Income before taxes	\$111,500	\$225,292	\$72,433	\$106,975	\$137,838	\$116,747	\$81,007
Income after taxes	94,902	159,545	66,955	91,819	114,189	101,234	75,513
Age of reference person	42.8	21.4	30.5	39.4	49.0	58.8	71.3
Average number in consumer unit:							
People	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.5	1.3	2.0	1.9	1.3	.7	.6
Adults 65 and older1	(¹)	(¹)	(¹)	.1	.2	1.4
Earners	2.0	2.4	1.7	1.8	2.3	2.5	1.7
Vehicles	2.4	2.0	2.0	2.2	3.0	2.8	2.4
Percent distribution:							
Reference person:							
Men	45	33	41	42	52	52	49
Women	55	67	59	58	48	48	51
Housing tenure:							
Homeowner	70	43	56	68	81	82	81
With mortgage	55	25	47	59	64	48	41
Without mortgage	15	18	9	9	16	34	40
Renter	30	57	44	32	19	18	19
Race of reference person:							
Black or African-American	12	21	15	12	7	15	12
White, Asian, and all other races	88	79	85	88	93	85	88
Hispanic or Latino origin of reference person:							
Hispanic or Latino	19	24	24	20	17	15	14
Not Hispanic or Latino	81	76	76	80	83	85	86
Education of reference person:							
Elementary (1-8)	3	(²)	2	2	2	5	9
High school (9-12)	27	56	32	22	23	27	47
College	70	44	66	75	75	67	42
Never attended and other	(¹)	(²)	(¹)	(¹)	(¹)	1	1
At least one vehicle owned or leased	95	85	93	96	98	95	89
Average annual expenditures	\$78,939	\$60,550	\$59,815	\$79,445	\$96,988	\$85,277	\$58,401
Food							
Food at home	5,937	4,307	4,867	5,848	6,840	6,817	5,829
Cereals and bakery products	814	581	703	801	899	891	985
Cereals and cereal products	270	197	232	267	288	273	452
Bakery products	544	384	471	535	611	618	533
Meats, poultry, fish, and eggs	1,285	1,080	997	1,185	1,565	1,605	1,266
Beef	331	280	289	311	379	400	297
Pork	240	193	174	199	315	326	279
Other meats	179	138	140	187	204	189	183
Poultry	276	207	219	258	336	356	224
Fish and seafood	179	177	110	153	239	251	219
Eggs	79	85	65	78	93	82	63
Dairy products	619	372	499	664	677	679	581
Fresh milk and cream	215	187	179	217	242	231	197
Other dairy products	404	185	320	448	434	448	384
Fruits and vegetables	1,156	796	930	1,163	1,340	1,329	1,018
Fresh fruits	440	294	341	434	556	455	355
Fresh vegetables	358	232	286	358	420	417	309
Processed fruits	163	79	134	175	174	196	138
Processed vegetables	195	191	169	195	190	260	216
Other food at home	2,062	1,479	1,739	2,035	2,360	2,314	1,980
Sugar and other sweets	203	137	164	195	248	227	195
Fats and oils	163	114	137	160	173	211	175
Miscellaneous foods	1,103	774	942	1,120	1,229	1,197	1,065

See footnotes at end of table.

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Nonalcoholic beverages	519	433	458	478	609	583	515
Food prepared by consumer unit on out-of-town trips	75	³ 20	37	82	100	96	³ 29
Food away from home	4,652	2,504	3,381	5,037	5,839	4,707	2,357
Alcoholic beverages	528	172	412	532	681	613	206
Housing.....	25,531	17,507	21,068	26,929	29,481	25,548	18,757
Shelter	14,776	10,938	11,775	15,552	17,420	14,828	10,191
Owned dwellings	9,890	3,809	6,327	10,415	12,820	10,972	7,551
Mortgage interest and charges	5,476	2,129	3,882	6,266	7,050	4,260	3,137
Property taxes.....	2,799	1,111	1,472	2,605	3,959	3,862	2,441
Maintenance, repairs, insurance, other expenses	1,616	570	973	1,544	1,810	2,851	1,973
Rented dwellings.....	3,961	6,386	5,124	4,279	3,162	2,513	2,254
Other lodging.....	925	743	324	858	1,438	1,343	385
Utilities, fuels, and public services	5,052	3,927	4,135	4,813	5,933	5,671	5,429
Natural gas	462	235	376	419	541	609	552
Electricity	1,810	1,506	1,512	1,731	2,041	2,048	2,148
Fuel oil and other fuels.....	93	³ 68	58	83	116	155	³ 87
Telephone services.....	1,920	1,669	1,587	1,839	2,306	1,996	1,831
Residential phone service, VOIP, and phone cards.....	285	³ 144	145	253	357	466	453
Cellular phone service	1,635	1,525	1,442	1,587	1,950	1,530	1,377
Water and other public services	767	450	602	741	929	863	812
Household operations	2,408	918	2,776	3,215	1,950	1,295	999
Personal services.....	1,282	³ 258	1,986	2,028	564	³ 89	³ 88
Other household expenses	1,126	660	790	1,187	1,386	1,205	911
Housekeeping supplies	862	412	666	855	1,059	987	787
Laundry and cleaning supplies	226	85	173	223	255	308	261
Other household products.....	484	238	397	485	588	516	402
Postage and stationery	152	³ 90	96	146	217	163	124
Household furnishings and equipment.....	2,432	1,312	1,716	2,495	3,119	2,767	1,352
Household textiles.....	130	³ 62	111	128	154	162	³ 70
Furniture.....	627	329	498	613	753	791	420
Floor coverings.....	25	³ 1	14	20	34	51	³ 23
Major appliances	380	345	272	352	527	388	225
Small appliances, miscellaneous housewares.....	133	98	106	150	142	145	77
Miscellaneous household equipment.....	1,136	478	715	1,231	1,509	1,230	538
Apparel and services	2,816	2,062	2,477	3,049	3,228	2,608	1,270
Men and boys	746	293	688	728	949	725	344
Men, 16 and over	491	³ 249	430	334	745	634	322
Boys, 2 to 15	255	44	257	394	204	92	22
Women and girls	988	559	753	963	1,331	1,056	447
Women, 16 and over.....	716	351	547	583	1,020	996	365
Girls, 2 to 15	272	208	206	380	310	60	82
Children under 2	154	³ 271	336	171	³ 15	³ 55	³ 62
Footwear.....	570	³ 720	396	651	683	486	³ 207
Other apparel products and services	359	219	304	537	251	286	209
Transportation	12,689	10,013	10,523	13,028	15,026	12,227	9,662
Vehicle purchases (net outlay).....	5,306	³ 4,167	4,589	5,628	6,229	4,224	³ 4,228
Cars and trucks, new	2,269	³ 2,613	1,598	2,559	2,632	1,501	³ 2,844
Cars and trucks, used	2,994	1,535	2,960	2,983	3,567	2,723	1,384
Other vehicles	44	³ 20	³ 31	³ 86	³ 30	(²)	(²)
Gasoline, other fuels, and motor oil	2,773	2,608	2,397	2,699	3,217	3,059	1,861
Other vehicle expenses.....	3,683	2,521	3,171	3,631	4,456	3,521	3,216
Vehicle finance charges	357	238	387	393	338	321	215
Maintenance and repairs	1,118	887	827	944	1,508	1,451	900
Vehicle insurance.....	1,314	³ 776	1,309	1,233	1,649	³ 853	³ 1,475
Vehicle rental, leases, licenses, and other charges	894	620	650	1,061	961	896	626
Public and other transportation	927	717	366	1,070	1,124	1,422	357
Healthcare	5,405	3,491	3,793	5,116	6,597	6,820	6,399
Health insurance	3,754	1,876	2,652	3,651	4,475	4,705	4,782
Medical services.....	1,073	1,358	783	913	1,394	1,360	850
Drugs.....	425	207	251	390	547	569	646
Medical supplies.....	152	³ 50	107	161	181	187	122

See footnotes at end of table.

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Entertainment	4,238	2,576	2,872	4,545	4,985	5,250	3,006
Fees and admissions	1,202	572	590	1,385	1,758	962	502
Audio and visual equipment and services	1,209	872	1,040	1,173	1,349	1,410	1,219
Pets, toys, hobbies, and playground equipment	1,034	630	673	991	1,197	1,688	986
Pets	759	516	331	658	935	1,570	936
Toys, hobbies, and playground equipment	275	³ 114	341	333	262	118	³ 51
Other entertainment supplies, equipment, and services	793	³ 502	570	995	681	1,190	³ 299
Personal care products and services	957	584	588	1,025	1,265	987	629
Reading	122	³ 64	71	117	150	174	187
Education	2,215	2,390	639	1,469	4,182	3,419	574
Tobacco products and smoking supplies	368	824	341	327	317	427	669
Miscellaneous	1,247	374	592	1,039	1,896	1,735	1,628
Cash contributions	1,750	3,770	1,095	1,370	2,547	1,808	1,368
Personal insurance and pensions	10,482	9,910	7,096	10,014	13,954	12,137	5,859
Life and other personal insurance	474	³ 109	253	417	587	933	481
Pensions and Social Security	10,008	9,802	6,843	9,597	13,367	11,204	5,378
Sources of income and personal taxes:							
Money income before taxes	\$111,500	\$225,292	\$72,433	\$106,975	\$137,838	\$116,747	\$81,007
Wages and salaries	93,428	55,813	65,619	97,500	121,409	94,723	52,887
Self-employment income	12,694	³ 166,395	4,422	6,113	11,928	8,789	3,446
Social Security, private and government retirement	2,718	³ 402	475	895	1,824	8,247	22,659
Interest, dividends, rental income, other property income	1,230	³ 131	299	1,099	1,600	3,191	611
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	607	1,374	875	471	388	763	694
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	545	³ 460	413	704	436	566	³ 695
Other income	278	³ 716	330	193	253	³ 469	³ 15
Personal taxes (contains some imputed values)	16,597	65,747	5,478	15,155	23,649	15,514	5,494
Federal income taxes	13,319	64,892	3,681	11,807	18,682	12,168	4,140
State and local income taxes	3,162	820	1,772	3,269	4,716	3,198	1,343
Other taxes	116	³ 34	26	79	251	³ 148	³ 11
Income after taxes	94,902	159,545	66,955	91,819	114,189	101,234	75,513
Addenda:							
Net change in total assets and liabilities	\$12,956	\$3,217	\$3,445	\$6,152	\$29,439	\$20,022	\$618
Net change in total assets	23,577	8,896	12,239	24,290	33,090	29,383	12,830
Net change in total liabilities	10,621	5,679	8,795	18,137	3,651	9,361	12,211
Other financial information:							
Other money receipts	546	³ 39	264	1,011	254	³ 631	³ 372
Mortgage principal paid on owned property	-2,926	-897	-1,646	-2,775	-4,510	-3,057	-1,924
Estimated market value of owned home	232,874	82,647	113,894	225,009	333,794	282,705	262,361
Estimated monthly rental value of owned home	1,256	550	759	1,216	1,684	1,506	1,347
Gifts of goods and services, total	945	2,092	442	769	1,469	1,101	332
Food	49	³ 35	31	42	74	64	³ 28
Alcoholic beverages	8	³ 1	³ 3	9	14	³ 5	(¹)

See footnotes at end of table.

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Housing	179	³ 133	127	160	234	232	³ 161
Housekeeping supplies.....	27	³ 19	28	22	37	³ 25	³ 2
Household textiles.....	³ 7	(²)	³ 2	³ 14	³ 6	³ 3	(²)
Appliances and miscellaneous housewares.....	15	³ 25	³ 6	³ 10	³ 12	³ 38	³ 59
Major appliances.....	9	(²)	³ 2	6	³ 5	³ 27	³ 58
Small appliances and miscellaneous housewares	6	³ 25	³ 4	³ 4	³ 7	³ 11	³ 1
Miscellaneous household equipment.....	39	³ 9	53	37	40	32	³ 19
Other housing.....	92	³ 80	39	77	139	134	³ 81
Apparel and services.....	183	³ 261	181	206	174	167	³ 27
Males, 2 and over.....	44	³ 6	50	39	48	³ 62	³ 4
Females, 2 and over	71	³ 16	69	76	78	80	³ 7
Children under 2.....	28	³ 69	³ 34	³ 38	³ 13	³ 7	³ 11
Other apparel products and services.....	41	³ 170	³ 28	³ 53	³ 34	³ 18	³ 5
Jewelry and watches	4	(²)	³ 5	³ 5	³ 2	³ 1	³ 5
All other apparel products and services.....	37	³ 170	³ 23	³ 48	³ 32	³ 17	(²)
Transportation	114	949	16	128	83	136	13
Healthcare	6	(²)	³ 3	³ 9	³ 9	³ 2	³ 6
Entertainment.....	92	³ 151	43	79	161	³ 67	³ 34
Toys, games, arts and crafts, and tricycles	42	³ 21	³ 28	³ 37	³ 80	³ 10	³ 17
Other entertainment.....	50	³ 130	15	42	80	57	³ 17
Personal care products and services.....	7	³ 4	5	11	7	³ 5	(²)
Reading	2	³ 7	³ 2	3	³ 1	³ 3	(²)
Education.....	248	³ 516	³ 7	78	641	³ 281	³ 43
All other gifts.....	56	³ 36	24	45	71	141	³ 20

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2018