

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

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)	12,391	460	2,764	4,756	2,749	1,144	517
Consumer unit characteristics:							
Income before taxes	\$87,596	\$57,461	\$60,718	\$92,848	\$103,864	\$97,381	\$101,675
Income after taxes	80,772	57,755	59,200	84,662	93,123	89,262	96,364
Age of reference person	42.1	21.4	30.6	39.6	49.0	58.6	70.7
Average number in consumer unit:							
People	5.7	5.7	5.6	5.7	5.7	5.7	6.8
Children under 18	2.7	2.3	3.3	3.1	2.2	1.7	2.1
Adults 65 and older1	1.1	(²)	.1	.1	.2	1.5
Earners	2.2	2.3	1.7	2.1	2.5	2.7	2.7
Vehicles	2.4	2.0	1.9	2.5	2.7	2.8	2.9
Percent distribution:							
Reference person:							
Men	43	37	33	43	49	49	45
Women	57	63	67	57	51	51	55
Housing tenure:							
Homeowner	65	28	48	68	75	81	79
With mortgage	49	12	36	57	58	52	29
Without mortgage	16	16	12	11	17	29	49
Renter	35	72	52	32	25	19	21
Race of reference person:							
Black or African-American	15	12	16	13	16	20	17
White, Asian, and all other races	85	88	84	87	84	80	83
Hispanic or Latino origin of reference person:							
Hispanic or Latino	28	53	34	28	22	21	17
Not Hispanic or Latino	72	47	66	72	78	79	83
Education of reference person:							
Elementary (1-8)	10	7	11	9	11	13	17
High school (9-12)	34	57	40	30	29	32	43
College	55	36	49	61	60	54	39
Never attended and other	(²)	1	(²)	(²)	(²)	1	1
At least one vehicle owned or leased	93	82	91	95	94	93	89
Average annual expenditures	\$67,314	\$47,020	\$52,862	\$71,111	\$77,854	\$73,822	\$63,362
Food							
Food at home	9,873	7,459	8,335	10,034	11,379	11,968	9,270
Cereals and bakery products	6,332	5,188	5,377	6,344	7,118	8,134	6,299
Cereals and cereal products	892	728	737	900	1,018	1,115	932
Bakery products	329	284	269	338	367	408	340
Meats, poultry, fish, and eggs	562	444	468	562	651	707	592
Dairy products	1,517	1,284	1,319	1,456	1,780	1,983	1,429
Fruits and vegetables	410	285	359	414	461	520	398
Fats and oils	294	271	253	268	358	378	349
Other food at home	208	114	164	204	248	366	152
Sugar and other sweets	314	348	304	305	334	345	247
Miscellaneous foods	192	176	138	172	271	261	214
Nonalcoholic beverages	98	90	101	93	107	112	68
Fruits and vegetables	643	557	571	670	678	772	522
Fresh fruits	261	238	242	274	259	312	185
Fresh vegetables	383	319	330	396	418	460	337
Processed fruits	1,165	847	1,007	1,169	1,298	1,515	1,216
Processed vegetables	422	287	370	428	478	484	465
Other food at home	355	253	305	355	405	478	323
Sugar and other sweets	173	135	150	167	192	244	202
Fats and oils	215	171	182	220	223	309	226
Miscellaneous foods	2,115	1,772	1,743	2,149	2,344	2,749	2,199
Nonalcoholic beverages	210	157	185	211	230	279	187
Fats and oils	193	135	151	187	225	300	228
Miscellaneous foods	1,100	933	898	1,150	1,180	1,374	1,189
Nonalcoholic beverages	563	528	462	552	653	747	529

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 Survey, 2013-2014 — 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
Food prepared by consumer unit on out-of-town trips	50	118	47	48	57	49	166
Food away from home	3,542	2,270	2,958	3,690	4,261	3,834	2,971
Alcoholic beverages	320	210	256	303	446	332	321
Housing	22,015	17,262	17,807	24,276	23,552	22,946	18,836
Shelter	12,397	10,317	9,908	14,235	13,178	11,682	8,077
Owned dwellings	7,903	2,097	4,595	9,830	9,033	8,478	5,743
Mortgage interest and charges	4,500	1,836	2,804	5,995	4,790	4,195	2,224
Property taxes	2,106	926	1,139	2,291	2,795	2,512	2,075
Maintenance, repairs, insurance, other expenses	1,296	336	653	1,544	1,449	1,771	1,444
Rented dwellings	3,853	8,115	5,047	3,787	3,078	2,291	1,856
Other lodging	641	1104	265	618	1,068	913	478
Utilities, fuels, and public services	5,473	4,494	4,383	5,604	5,888	6,262	7,004
Natural gas	619	490	429	618	732	781	793
Electricity	2,058	1,662	1,771	2,124	2,090	2,309	2,615
Fuel oil and other fuels	149	144	77	139	219	119	1420
Telephone services	1,860	1,623	1,445	1,940	2,055	2,154	1,852
Residential phone service, VOIP, and phone cards	387	261	207	369	486	562	704
Cellular phone service	1,473	1,362	1,238	1,571	1,569	1,592	1,147
Water and other public services	787	675	660	783	792	899	1,324
Household operations	1,531	714	1,463	1,902	1,284	1,210	1,238
Personal services	699	1,230	955	961	343	1,248	1,214
Other household expenses	832	484	508	941	941	962	1,024
Housekeeping supplies	828	419	676	753	1,058	1,313	994
Laundry and cleaning supplies	225	101	203	209	256	319	361
Other household products	483	283	359	432	656	793	567
Postage and stationery	119	135	113	111	146	201	66
Household furnishings and equipment	1,787	1,319	1,377	1,782	2,143	2,479	1,523
Household textiles	99	154	62	78	119	315	181
Furniture	473	296	386	559	470	499	254
Floor coverings	24	15	7	26	35	145	13
Major appliances	320	306	250	321	367	269	517
Small appliances, miscellaneous housewares	127	265	82	126	149	115	133
Miscellaneous household equipment	744	392	590	673	1,003	1,236	535
Apparel and services	2,612	3,310	2,518	2,474	2,641	3,047	2,578
Men and boys	674	512	633	705	687	833	465
Men, 16 and over	367	1,358	283	341	422	650	1,319
Boys, 2 to 15	307	154	351	364	266	183	146
Women and girls	946	1,664	805	817	944	1,339	1,364
Women, 16 and over	641	1,426	471	486	679	1,136	986
Girls, 2 to 15	305	238	334	331	265	203	378
Children under 2	193	1,358	327	149	109	1,127	1,117
Footwear	597	583	592	569	684	573	1,510
Other apparel products and services	201	192	161	233	216	174	122
Transportation	12,040	8,084	9,869	12,206	14,686	12,222	12,246
Vehicle purchases (net outlay)	4,306	12,471	3,712	4,250	5,663	3,231	4,795
Cars and trucks, new	1,722	1,574	1,451	1,772	2,384	1,683	1,2509
Cars and trucks, used	2,544	1,897	2,229	2,450	3,182	2,542	2,286
Other vehicles	40	(3)	132	128	197	15	(3)
Gasoline and motor oil	3,822	3,236	3,207	4,066	4,043	4,101	3,592
Other vehicle expenses	3,334	1,992	2,647	3,316	4,135	4,185	3,284
Vehicle finance charges	305	146	296	335	303	291	247
Maintenance and repairs	1,051	577	728	1,028	1,383	1,244	1,383
Vehicle insurance	1,323	1,831	986	1,227	1,816	1,992	1,241
Vehicle rental, leases, licenses, and other charges	655	438	638	725	633	658	413
Public and other transportation	578	385	303	573	845	705	575
Healthcare	4,108	1,388	2,675	4,362	4,912	5,339	4,958
Health insurance	2,540	1,010	1,862	2,615	2,853	3,348	3,398
Medical services	1,007	142	530	1,219	1,352	983	589
Drugs	426	205	211	391	542	774	788
Medical supplies	135	131	72	136	166	233	183
Entertainment	3,392	1,454	2,812	3,573	4,271	2,871	3,250

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 Survey, 2013-2014 — 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
Fees and admissions	868	204	498	1,065	1,124	591	911
Audio and visual equipment and services	1,148	950	970	1,266	1,116	1,217	1,177
Pets, toys, hobbies, and playground equipment	770	239	1,013	762	701	568	771
Pets	548	184	701	511	568	347	696
Toys, hobbies, and playground equipment	222	154	312	251	133	122	174
Other entertainment supplies, equipment, and services	607	161	332	481	1,330	494	1391
Personal care products and services	713	516	455	746	940	829	766
Reading	104	185	60	123	97	129	152
Education	1,738	1,678	975	1,786	2,371	2,342	797
Tobacco products and smoking supplies	350	342	304	259	398	656	503
Miscellaneous	679	314	567	703	813	691	706
Cash contributions	1,733	551	1,319	1,879	2,117	1,689	1,696
Personal insurance and pensions	7,638	4,367	4,908	8,388	9,231	8,761	7,283
Life and other personal insurance	342	145	147	415	394	343	710
Pensions and Social Security	7,295	4,322	4,761	7,973	8,837	8,418	6,573
Sources of income and personal taxes:							
Money income before taxes	\$87,596	\$57,461	\$60,718	\$92,848	\$103,864	\$97,381	\$101,675
Wages and salaries	75,352	51,533	52,563	81,601	90,637	81,266	66,555
Self-employment income	6,540	12,335	2,869	7,528	8,175	7,778	9,393
Social Security, private and government retirement	2,769	1935	1,180	1,314	2,587	5,496	21,221
Interest, dividends, rental income, other property income	890	1154	1,412	854	614	416	1,597
Public assistance, supplemental security income, food stamps	1,208	1,414	1,679	788	1,109	1,585	2,075
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	610	1628	669	616	489	707	1667
Other income	226	1462	346	146	254	1133	1166
Personal taxes (contains some imputed values)	6,824	-294	1,518	8,186	10,740	8,119	5,311
Federal income taxes	4,754	-935	358	5,793	7,966	5,824	4,311
State and local income taxes	2,030	641	1,141	2,360	2,695	2,236	989
Other taxes	40	(3)	119	33	179	158	111
Income after taxes	80,772	57,755	59,200	84,662	93,123	89,262	96,364
Addenda:							
Net change in total assets and liabilities	\$2,680	\$5,633	-\$711	-\$631	\$5,218	\$19,238	-\$1,489
Net change in total assets	13,912	6,561	8,137	11,482	20,553	29,959	2,884
Net change in total liabilities	11,232	928	8,848	12,113	15,335	10,721	4,373
Other financial information:							
Other money receipts	143	123	1126	154	1109	1327	13
Mortgage principal paid on owned property	-2,374	1466	-1,236	-2,854	-3,002	-2,502	-2,113
Estimated market value of owned home	177,685	82,914	91,914	195,003	229,593	217,636	196,945
Estimated monthly rental value of owned home	1,011	422	593	1,114	1,259	1,221	1,049
Gifts of goods and services, total	533	260	401	448	648	1,061	598
Food	52	116	17	64	81	61	131
Alcoholic beverages	7	11	15	7	14	11	(3)
Housing	131	155	140	118	154	144	1143
Housekeeping supplies	14	11	15	21	13	115	113
Household textiles	15	13	(3)	17	11	120	(3)
Appliances and miscellaneous housewares	15	15	112	17	135	13	123
Major appliances	10	(3)	112	11	131	11	(3)

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 Survey, 2013-2014 — 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
Small appliances and miscellaneous housewares	4	15	(²)	16	13	12	123
Miscellaneous household equipment	19	112	16	20	34	112	122
Other housing	79	124	117	62	72	194	185
Apparel and services	118	126	101	92	117	246	1231
Males, 2 and over	26	110	112	20	17	153	13
Females, 2 and over	26	118	113	23	39	144	151
Children under 2	35	169	153	122	130	138	123
Other apparel products and services	30	129	123	127	130	111	1153
Jewelry and watches	15	(³)	13	15	16	111	(³)
All other apparel products and services ...	26	129	121	122	125	(³)	1153
Transportation	45	117	31	25	93	75	12
Healthcare	18	(²)	12	11	110	14	114
Entertainment	45	121	171	38	35	148	115
Toys, games, arts and crafts, and tricycles	15	112	121	116	18	110	13
Other entertainment	30	19	150	21	26	39	112
Personal care products and services	6	(³)	(³)	8	18	110	12
Reading	1	(³)	11	12	11	(³)	13
Education	83	19	16	154	111	1329	1147
All other gifts	37	14	27	30	25	142	19

- ¹ Data are likely to have large sampling errors.
² Value is too small to display.
³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015