

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

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) ¹	16,498	511	2,917	5,827	4,660	1,832	752
Consumer unit characteristics:							
Income before taxes.....	\$136,749	\$76,946	\$93,231	\$141,507	\$167,389	\$145,403	\$98,397
Income after taxes.....	120,782	71,595	89,235	124,338	142,272	129,056	95,724
Age of reference person	43.8	22.4	30.7	39.7	49.2	58.9	71.6
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	1.1	1.9	1.9	1.3	.7	.6
Adults 65 and older1	(²)	(²)	(²)	.1	.1	1.5
Earners.....	2.0	2.2	1.7	1.8	2.3	2.5	1.8
Vehicles.....	2.4	2.1	2.0	2.2	2.7	2.8	2.3
Percent distribution:							
Reference person:							
Men	50	51	40	49	55	56	57
Women.....	50	49	60	51	45	44	43
Housing tenure:							
Homeowner.....	72	39	59	73	81	78	76
With mortgage	58	(²)	49	64	64	50	46
Without mortgage	14	(²)	10	8	17	27	30
Renter	28	61	41	27	19	22	24
Race of reference person:							
Black or African-American	13	(²)	15	12	12	(²)	(²)
White, Asian, and all other races, not including Black or African-American	87	85	85	88	88	88	76
Hispanic or Latino origin of reference person:							
Hispanic or Latino	20	34	25	17	18	20	(²)
Not Hispanic or Latino	80	66	75	83	82	80	89
Education of reference person:							
Elementary (1-8).....	3	(²)	(²)	(²)	(²)	(²)	(²)
High school (9-12).....	25	64	30	21	20	27	32
College.....	72	36	66	77	77	70	62
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	95	91	93	96	95	95	98
Average annual expenditures	\$97,286	\$61,909	\$72,799	\$101,390	\$114,597	\$99,043	\$71,521
Food							
Food at home	7,908	4,865	6,190	7,620	9,542	7,824	8,190
Cereals and bakery products.....	1,034	538	795	975	1,283	1,002	1,167
Cereals and cereal products	323	(²)	255	313	418	287	254
Bakery products.....	711	379	540	662	865	715	912
Meats, poultry, fish, and eggs	1,637	1,149	1,318	1,562	1,885	1,737	1,848
Beef	419	173	384	392	495	467	331
Pork	335	(²)	244	332	343	366	(²)
Other meats.....	220	183	168	186	257	308	240
Poultry.....	302	(²)	233	299	353	286	324
Fish and seafood	255	(²)	196	253	315	200	(²)
Eggs.....	106	(²)	92	101	121	109	106
Dairy products.....	731	521	622	688	869	730	730
Fresh milk and cream.....	241	179	215	230	277	237	238
Other dairy products.....	490	343	408	458	592	493	492
Fruits and vegetables	1,591	978	1,196	1,578	1,951	1,469	1,541
Fresh fruits.....	580	322	460	594	697	517	495
Fresh vegetables.....	515	443	381	516	616	468	527
Processed fruits.....	205	(²)	147	198	268	186	192
Processed vegetables.....	290	(²)	207	271	370	299	327
Other food at home.....	2,915	(²)	2,260	2,817	3,554	2,886	2,905
Sugar and other sweets	273	(²)	220	266	321	230	291
Fats and oils	216	(²)	172	199	264	245	190
Miscellaneous foods.....	1,553	700	1,200	1,525	1,895	1,540	1,478

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 Surveys, 2021-2022 — 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.....	765	(²)	611	700	927	783	918
Food prepared by consumer unit on out of town trips.....	109	(²)	57	127	146	88	(²)
Food away from home.....	4,570	(²)	3,604	4,606	5,543	4,644	2,818
Alcoholic beverages.....	665	396	566	711	751	699	262
Housing.....	30,583	18,628	25,266	33,161	33,561	29,065	24,433
Shelter.....	17,256	10,927	13,242	19,090	19,145	16,372	13,373
Owned dwellings.....	11,343	(²)	7,041	12,978	13,319	11,128	9,233
Mortgage interest and charges.....	5,111	(²)	3,737	6,101	5,734	4,689	2,763
Property taxes.....	3,535	1,334	1,973	3,791	4,359	3,908	3,086
Maintenance, repairs, insurance, and other expenses.....	2,697	(²)	1,330	3,086	3,226	2,530	(²)
Rented dwellings.....	4,399	7,506	5,657	4,635	3,395	3,817	(²)
Other lodging.....	1,514	(²)	544	1,476	2,431	1,428	(²)
Utilities, fuels, and public services.....	5,683	4,119	4,640	5,376	6,445	6,620	6,177
Natural gas.....	606	439	464	585	727	598	700
Electricity.....	2,022	1,564	1,752	1,899	2,178	2,396	2,457
Fuel oil and other fuels.....	140	(²)	(²)	(²)	204	(²)	(²)
Telephone services.....	1,966	1,346	1,575	1,861	2,300	2,337	1,736
Residential phone service, VOIP, and phone cards.....	128	(²)	57	89	161	241	252
Cellular phone service.....	1,837	1,258	1,517	1,772	2,139	2,096	1,484
Water and other public services.....	950	722	739	913	1,035	1,159	1,177
Household operations.....	3,101	(²)	3,782	4,200	2,283	1,748	1,427
Personal services.....	1,500	(²)	2,695	2,531	(²)	(²)	(²)
Other household expenses.....	1,600	(²)	1,087	1,669	1,889	1,688	1,383
Housekeeping supplies.....	941	368	1,001	913	958	1,067	893
Laundry and cleaning supplies.....	203	(²)	157	197	223	233	288
Other household products.....	590	226	657	574	595	(²)	460
Postage and stationery.....	148	(²)	(²)	143	140	(²)	(²)
Household furnishings and equipment.....	3,602	1,808	2,601	3,582	4,730	3,259	2,562
Household textiles.....	163	(²)	(²)	103	(²)	(²)	(²)
Furniture.....	1,076	(²)	715	943	1,635	959	(²)
Floor coverings.....	47	(²)	24	34	(²)	(²)	(²)
Major appliances.....	595	(²)	420	724	612	585	(²)
Small appliances and miscellaneous housewares.....	158	(²)	146	171	177	141	72
Miscellaneous household equipment.....	1,565	685	1,186	1,607	1,958	1,403	(²)
Apparel and services.....	3,012	(²)	2,511	3,117	3,274	3,208	2,003
Men and boys.....	774	(²)	521	935	825	695	(²)
Men, 16 and over.....	462	(²)	(²)	449	572	(²)	(²)
Boys, 2 to 15.....	313	(²)	(²)	486	254	(²)	(²)
Women and girls.....	1,077	(²)	802	1,013	1,275	1,401	(²)
Women, 16 and over.....	782	(²)	515	637	935	(²)	(²)
Girls, 2 to 15.....	295	(²)	287	376	(²)	(²)	(²)
Children under 2.....	164	(²)	482	196	(²)	(²)	(²)
Footwear.....	562	(²)	(²)	592	571	671	(²)
Other apparel products and services.....	435	(²)	227	381	(²)	(²)	(²)
Transportation.....	17,716	(²)	14,771	19,897	18,450	17,584	10,457
Vehicle purchases (net outlay).....	8,028	(²)	7,049	10,330	6,940	7,605	(²)
Cars and trucks, new.....	3,979	(²)	(²)	6,050	3,026	(²)	(²)
Cars and trucks, used.....	3,983	(²)	4,874	4,252	3,766	4,112	(²)
Other vehicles.....	(²)	(²)	(²)	(²)	(²)	(²)	(³)
Gasoline, other fuels, and motor oil.....	3,805	3,472	3,365	3,678	4,419	3,832	2,860
Other vehicle expenses.....	4,972	3,897	3,744	4,864	5,924	5,333	4,511
Vehicle finance charges.....	463	351	430	510	493	417	216
Maintenance and repairs.....	1,271	767	926	1,201	1,663	1,250	1,098
Vehicle rental, leases, licenses, and other charges.....	1,103	(²)	709	1,332	1,207	903	915
Vehicle insurance.....	2,136	1,996	1,678	1,821	2,560	2,763	2,282
Public and other transportation.....	911	(²)	613	1,025	1,167	814	(²)
Healthcare.....	6,804	(²)	3,802	6,625	7,916	9,773	8,319
Health insurance.....	4,335	(²)	2,669	4,476	4,838	5,188	5,978
Medical services.....	1,475	(²)	792	1,460	2,041	1,489	(²)
Drugs.....	(²)	(²)	249	517	720	(²)	689
Medical supplies.....	213	(²)	92	172	317	272	235
Entertainment.....	5,139	2,047	3,265	4,937	7,696	3,927	3,111
Fees and admissions.....	1,411	(²)	763	1,689	2,028	749	(²)
Audio and visual equipment and services.....	1,231	(²)	961	1,288	1,358	1,281	1,044
Pets, toys, hobbies, and playground equipment.....	1,151	(²)	815	1,161	1,466	967	(²)

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 Surveys, 2021-2022 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Pets.....	837	(²)	(²)	830	1,189	718	(²)
Toys, hobbies, and playground equipment	314	(²)	380	331	278	(²)	(²)
Other entertainment supplies, equipment, and services.....	(²)	(²)	727	798	(²)	(²)	(²)
Personal care products and services.....	1,069	(²)	799	1,061	1,285	1,089	836
Reading.....	115	(²)	103	116	121	(²)	(²)
Education	2,186	(²)	682	1,551	4,101	2,371	(²)
Tobacco products and smoking supplies	327	(²)	441	305	210	449	(²)
Miscellaneous	1,274	(²)	942	1,472	1,266	1,345	(²)
Cash contributions	2,365	(²)	(²)	1,660	(²)	2,321	1,440
Personal insurance and pensions.....	13,554	6,316	8,524	14,552	16,884	14,606	7,050
Life and other personal insurance	725	(²)	295	742	1,020	757	803
Pensions and Social Security	12,828	6,252	8,229	13,809	15,864	13,849	6,247
Sources of income and personal taxes:							
Income before taxes.....	\$136,749	\$76,946	\$93,231	\$141,507	\$167,389	\$145,403	\$98,397
Wages and salaries	120,533	66,960	84,575	129,852	145,638	124,117	59,967
Self-employment income	9,116	(²)	4,787	7,760	14,114	10,783	(²)
Social Security, private and government retirement	2,943	(²)	(²)	882	2,013	4,934	28,655
Interest, dividends, rental income, and other property income	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	815	(²)	1,463	521	505	(²)	1,625
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	940	(²)	(²)	(²)	764	(²)	(²)
Other income	340	(²)	(²)	(²)	(²)	(²)	(²)
Personal taxes (contains some imputed values).....	15,967	(²)	(²)	17,170	25,117	16,347	(²)
Federal income taxes	13,056	(²)	(²)	14,107	20,622	13,804	(²)
Stimulus payment (new UCC Q20202)#	-1,910	(²)	-2,044	-1,896	-1,739	-2,066	-2,172
State and local income taxes.....	4,538	1,540	2,680	4,790	6,143	4,525	1,907
Other taxes	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Income after taxes.....	120,782	71,595	89,235	124,338	142,272	129,056	95,724
Addenda:							
Net change in total assets and liabilities.....	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Net change in total assets	38,637	(²)	(²)	53,409	(²)	(²)	(²)
Net change in total liabilities	38,337	(²)	(²)	49,424	42,391	(²)	(²)
Other financial information:							
Other money receipts	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Mortgage principal paid on owned property	-4,411	(²)	-2,553	-4,672	-5,603	-5,123	-2,835
Estimated market value of owned home	345,258	(²)	195,344	350,496	425,784	410,131	378,775
Estimated monthly rental value of owned home.....	1,697	690	1,084	1,763	2,023	1,926	1,682

¹ Data are rounded to the nearest thousands.

² Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See www.bls.gov/cex/tables-getting-started-guide.htm for more information.

³ 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.