

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	42,305	1,751	5,251	4,263	7,051	10,397	13,592	8,457	5,136
Consumer unit characteristics:									
Income before taxes	\$74,027	\$41,104	\$73,894	\$76,897	\$90,011	\$86,607	\$59,505	\$66,355	\$48,226
Income after taxes	63,648	37,795	63,322	64,355	74,962	72,382	54,330	59,649	45,573
Age of reference person	55.0	22.0	29.1	39.7	50.2	59.5	73.1	68.8	80.3
Average number in consumer unit:									
People	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.1	.2	.3	.1	(¹)	(¹)	(¹)	(¹)
Adults 65 and older6	(¹)	(¹)	(¹)	.1	.2	1.7	1.7	1.8
Earners	1.2	1.6	1.7	1.5	1.5	1.3	.6	.7	.3
Vehicles	2.1	1.5	1.7	1.7	2.3	2.4	2.2	2.3	2.0
Percent distribution:									
Reference person:									
Men	50	39	53	45	43	48	57	58	55
Women	50	61	47	55	57	52	43	42	45
Housing tenure:									
Homeowner	72	14	36	54	74	85	89	89	90
With mortgage	35	9	30	40	50	44	25	32	14
Without mortgage	37	5	6	14	24	41	64	57	75
Renter	28	86	64	46	26	15	11	11	10
Race of reference person:									
Black or African-American	10	15	13	16	13	9	6	6	7
White, Asian, and all other races	90	85	87	84	87	91	94	94	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	9	17	12	19	10	7	5	6	4
Not Hispanic or Latino	91	83	88	81	90	93	95	94	96
Education of reference person:									
Elementary (1-8)	2	2	1	1	2	2	3	2	6
High school (9-12)	33	37	20	31	34	34	35	32	41
College	65	61	79	68	64	64	61	65	53
Never attended and other	(¹)	(²)	(¹)	(¹)	(¹)	(¹)	1	1	1
At least one vehicle owned or leased	93	80	90	89	94	95	95	96	93
Average annual expenditures	\$58,042	\$39,759	\$53,455	\$56,816	\$63,617	\$63,956	\$55,277	\$60,029	\$47,499
Food	6,998	5,405	6,754	7,117	7,315	7,510	6,749	7,282	5,889
Food at home	3,913	2,629	3,069	3,643	4,104	4,399	4,081	4,269	3,777
Cereals and bakery products	496	370	381	446	471	536	564	563	565
Cereals and cereal products	157	142	141	156	143	167	166	166	166
Bakery products	339	228	240	290	327	369	398	397	399
Meats, poultry, fish, and eggs	867	580	658	785	1,019	976	865	944	739
Beef	238	156	167	200	336	268	221	250	176
Pork	173	95	114	147	194	202	186	199	164
Other meats	115	64	84	107	125	135	119	128	104
Poultry	158	153	155	154	172	170	144	153	128
Fish and seafood	124	62	91	119	132	141	132	150	104
Eggs	58	50	45	58	60	60	63	64	63
Dairy products	412	283	343	362	410	454	445	464	416
Fresh milk and cream	131	102	110	125	127	142	141	145	134
Other dairy products	281	181	233	237	283	311	305	319	281
Fruits and vegetables	748	435	609	695	699	837	828	847	798
Fresh fruits	272	149	221	228	238	315	309	314	303
Fresh vegetables	250	141	214	245	239	273	271	285	250
Processed fruits	101	71	83	96	91	106	115	110	123
Processed vegetables	126	74	91	126	132	142	132	138	123
Other food at home	1,390	962	1,079	1,356	1,504	1,596	1,378	1,452	1,259
Sugar and other sweets	148	86	97	127	152	168	167	167	168
Fats and oils	109	78	77	96	111	128	116	117	114
Miscellaneous foods	695	496	572	728	765	790	658	684	617
Nonalcoholic beverages	368	287	292	370	412	410	357	383	315
Food prepared by consumer unit on out-of-town trips	70	15	42	35	65	99	79	100	44

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Food away from home	3,085	2,775	3,685	3,474	3,211	3,111	2,669	3,012	2,112
Alcoholic beverages	626	344	798	700	692	661	511	607	356
Housing	18,685	13,884	18,519	19,148	20,546	19,321	17,805	18,786	16,199
Shelter	10,762	8,912	12,276	12,046	12,099	10,570	9,468	10,014	8,570
Owned dwellings	6,688	1,324	4,210	6,375	8,342	7,562	6,909	7,362	6,163
Mortgage interest and charges	2,707	560	2,616	3,658	4,340	2,942	1,694	2,053	1,101
Property taxes	2,215	265	1,035	1,548	2,509	2,600	2,683	2,831	2,439
Maintenance, repairs, insurance, other expenses	1,767	500	559	1,169	1,493	2,020	2,533	2,478	2,622
Rented dwellings	3,013	7,439	7,458	5,037	2,793	1,605	1,283	1,161	1,485
Other lodging	1,061	150	607	633	963	1,403	1,276	1,490	922
Utilities, fuels, and public services	4,065	2,487	3,083	3,619	4,383	4,499	4,291	4,421	4,079
Natural gas	445	217	289	404	465	499	495	498	492
Electricity	1,531	934	1,146	1,309	1,634	1,686	1,655	1,684	1,607
Fuel oil and other fuels	172	³ 41	75	70	189	189	237	244	225
Telephone services	1,362	1,021	1,219	1,403	1,492	1,508	1,268	1,364	1,110
Residential phone service, VOIP, and phone cards	387	83	105	226	347	452	555	540	580
Cellular phone service	975	938	1,114	1,176	1,145	1,055	713	824	530
Water and other public services	556	274	353	433	603	619	636	630	645
Household operations	1,109	612	965	1,068	1,008	1,100	1,302	1,195	1,478
Personal services	124	³ 85	248	279	³ 64	³ 18	146	³ 49	³ 305
Other household expenses	985	527	717	789	943	1,082	1,156	1,146	1,174
Housekeeping supplies	723	243	465	532	718	882	846	888	778
Laundry and cleaning supplies	149	71	96	121	164	181	161	174	139
Other household products	417	118	226	323	430	514	491	519	447
Postage and stationery	157	54	143	88	123	187	194	195	192
Household furnishings and equipment	2,025	1,630	1,730	1,884	2,339	2,269	1,898	2,269	1,294
Household textiles	123	85	90	99	149	141	123	151	78
Furniture	527	625	559	623	616	574	389	466	261
Floor coverings	24	13	26	28	19	26	26	31	18
Major appliances	320	202	223	270	292	342	388	448	291
Small appliances, miscellaneous housewares	131	96	96	127	157	163	115	137	79
Miscellaneous household equipment	899	609	737	737	1,107	1,024	857	1,036	567
Apparel and services	1,676	1,229	1,863	2,057	1,936	1,791	1,323	1,554	950
Men and boys	387	217	475	374	496	435	282	324	215
Men, 16 and over	349	182	437	305	460	392	260	297	200
Boys, 2 to 15	37	35	39	69	36	43	22	27	15
Women and girls	661	466	699	757	745	734	542	641	382
Women, 16 and over	615	451	662	665	704	685	500	587	362
Girls, 2 to 15	46	³ 15	37	92	41	48	41	55	20
Children under 2	41	³ 32	33	42	71	51	21	29	³ 10
Footwear	324	216	339	537	314	315	282	338	193
Other apparel products and services	264	297	317	348	310	256	195	222	151
Transportation	9,845	8,873	9,303	10,148	10,053	10,789	9,284	10,508	7,270
Vehicle purchases (net outlay)	3,806	4,449	3,656	4,414	3,622	4,130	3,436	3,948	2,594
Cars and trucks, new	2,154	³ 844	1,383	1,672	2,080	2,783	2,329	2,765	1,611
Cars and trucks, used	1,605	3,402	2,211	2,699	1,463	1,302	1,101	1,173	982
Other vehicles	47	³ 204	³ 61	³ 43	³ 80	³ 46	³ 6	³ 10	³ 1
Gasoline and motor oil	2,315	1,872	2,252	2,300	2,656	2,535	2,055	2,301	1,650
Other vehicle expenses	2,941	2,205	2,455	2,605	3,175	3,279	2,980	3,311	2,439
Vehicle finance charges	208	239	252	246	263	224	135	165	87
Maintenance and repairs	918	590	738	759	914	1,064	969	1,073	797
Vehicle insurance	1,146	³ 825	690	990	1,281	1,275	1,272	1,343	1,159
Vehicle rental, leases, licenses, and other charges	670	551	774	610	717	716	604	731	396
Public and other transportation	783	346	940	829	600	844	812	949	587
Healthcare	5,419	1,321	2,580	3,393	4,532	6,042	7,669	7,567	7,839
Health insurance	3,698	826	1,887	2,357	3,099	4,066	5,216	5,141	5,340
Medical services	930	294	416	645	827	1,054	1,258	1,233	1,301
Drugs	607	146	197	286	467	740	901	893	915
Medical supplies	185	56	80	106	140	181	294	300	283
Entertainment	3,153	1,809	2,759	2,862	3,135	3,699	3,162	3,764	2,177
Fees and admissions	665	309	677	577	609	743	705	834	490
Audio and visual equipment and services	1,131	856	1,049	1,042	1,172	1,187	1,156	1,226	1,042

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Pets, toys, hobbies, and playground equipment	736	328	557	750	845	922	668	824	413
Pets	623	298	444	648	726	800	548	669	351
Toys, hobbies, and playground equipment	113	³ 29	113	102	120	122	120	156	62
Other entertainment supplies, equipment, and services	620	316	476	493	509	848	634	879	231
Personal care products and services	724	424	620	705	788	789	733	792	636
Reading	157	53	111	100	125	154	229	223	239
Education	981	1,900	1,475	962	1,641	1,033	295	361	186
Tobacco products and smoking supplies	328	321	270	400	460	396	207	279	89
Miscellaneous	799	253	544	915	967	798	848	915	739
Cash contributions	2,241	526	990	1,234	2,183	2,551	3,053	2,985	3,167
Personal insurance and pensions	6,412	3,418	6,868	7,075	9,242	8,422	3,407	4,405	1,764
Life and other personal insurance	414	53	133	214	495	571	469	534	363
Pensions and Social Security	5,998	3,365	6,734	6,861	8,747	7,851	2,938	3,871	1,401
Sources of income and personal taxes:									
Money income before taxes	\$74,027	\$41,104	\$73,894	\$76,897	\$90,011	\$86,607	\$59,505	\$66,355	\$48,226
Wages and salaries	52,676	38,181	69,855	69,817	77,222	65,180	20,234	28,152	7,194
Self-employment income	4,934	1,176	2,046	4,205	7,281	7,581	3,521	4,303	2,233
Social Security, private and government retirement	12,776	³ 70	372	1,055	2,664	9,812	30,394	29,111	32,506
Interest, dividends, rental income, other property income	2,492	325	379	528	1,423	2,903	4,442	3,984	5,197
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	347	421	351	518	488	392	174	159	198
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	545	235	385	568	725	602	504	389	694
Other income	257	696	506	207	208	137	237	257	204
Personal taxes (contains some imputed values)	10,380	3,309	10,572	12,542	15,049	14,225	5,175	6,706	2,653
Federal income taxes	8,320	2,540	8,311	9,908	12,114	11,475	4,189	5,384	2,220
State and local income taxes	2,002	751	2,234	2,597	2,880	2,663	925	1,259	377
Other taxes	58	³ 18	27	37	56	86	60	63	56
Income after taxes	63,648	37,795	63,322	64,355	74,962	72,382	54,330	59,649	45,573
Addenda:									
Net change in total assets and liabilities	\$9,818	-\$2,399	-\$489	\$5,989	\$14,424	\$20,930	\$5,684	\$14,989	-\$9,637
Net change in total assets	19,369	11,441	18,662	26,322	22,824	24,072	13,093	17,241	6,262
Net change in total liabilities	9,551	13,840	19,152	20,333	8,400	3,142	7,409	2,252	15,900
Other financial information:									
Other money receipts	792	³ 167	125	1,510	843	1,209	560	769	217
Mortgage principal paid on owned property	-1,875	-204	-1,013	-1,427	-2,813	-2,386	-1,688	-2,080	-1,041
Estimated market value of owned home	190,456	22,066	77,711	120,677	191,979	218,577	255,282	265,787	237,984
Estimated monthly rental value of owned home	1,070	169	532	770	1,107	1,237	1,341	1,391	1,260
Gifts of goods and services, total	1,522	422	657	1,068	2,314	2,233	1,195	1,443	790
Food	108	² 3	36	68	139	203	71	70	73
Alcoholic beverages	20	³ 7	24	27	9	29	14	16	12
Housing	317	130	190	273	456	409	263	293	214
Housekeeping supplies	37	³ 11	20	17	36	53	43	45	40
Household textiles	13	(²)	³ 6	³ 5	³ 8	26	14	³ 20	³ 3
Appliances and miscellaneous housewares	34	³ 14	15	³ 35	44	46	28	32	22
Major appliances	10	(²)	³ 1	14	12	8	14	15	³ 12
Small appliances and miscellaneous housewares	24	³ 14	³ 14	³ 21	31	38	14	16	³ 11
Miscellaneous household equipment	57	³ 17	59	35	67	57	62	84	28

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other housing	176	88	90	181	301	227	115	112	120
Apparel and services	248	146	158	247	350	319	192	243	108
Males, 2 and over	66	³ 31	49	35	95	87	57	73	31
Females, 2 and over	85	72	42	81	107	114	71	85	48
Children under 2	38	³ 20	27	33	71	50	21	29	³ 10
Other apparel products and services	59	³ 25	41	99	77	68	42	57	19
Jewelry and watches	16	31	³ 21	³ 2	39	8	15	21	34
All other apparel products and services ...	43	³ 23	³ 20	97	39	60	28	36	³ 15
Transportation	192	10	64	153	288	281	160	224	55
Healthcare	31	³ 11	34	³ 9	51	63	16	³ 18	³ 13
Entertainment	129	³ 22	135	101	128	178	112	146	59
Toys, games, arts and crafts, and tricycles	41	38	36	³ 32	44	46	44	60	³ 19
Other entertainment	89	14	99	69	83	132	68	86	40
Personal care products and services	16	36	8	³ 11	38	16	12	16	6
Reading	10	34	6	12	6	14	10	14	5
Education	344	³ 51	³ 14	120	742	586	187	216	139
All other gifts	108	11	19	47	107	134	156	187	105

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, August, 2016