

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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	16,819	522	3,311	5,813	4,174	2,071	928
Consumer unit characteristics:							
Income before taxes	\$120,319	\$64,647	\$85,772	\$126,626	\$145,944	\$139,690	\$76,909
Income after taxes	106,108	63,186	80,742	110,736	125,023	120,670	74,199
Age of reference person	43.8	22.5	30.8	39.6	49.2	59.0	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	1.9	1.8	1.3	.8	.6
Adults 65 and older.....	.1	² .1	(³)	(³)	(³)	.1	1.4
Earners	2.0	2.0	1.7	1.9	2.2	2.5	1.9
Vehicles	2.4	1.9	2.1	2.3	2.7	2.8	2.5
Percent distribution:							
Reference person:							
Men	50	47	43	48	55	54	50
Women.....	50	53	57	52	45	46	50
Housing tenure:							
Homeowner.....	72	27	56	74	82	81	83
With mortgage	57	7	48	64	66	58	42
Without mortgage	15	19	8	11	16	23	40
Renter	28	73	44	26	18	19	17
Race of reference person:							
Black or African-American	14	20	16	14	11	17	21
White, Asian, and all other races.....	86	80	84	86	89	83	79
Hispanic or Latino origin of reference person:							
Hispanic or Latino	20	38	23	19	18	17	17
Not Hispanic or Latino	80	62	77	81	82	83	83
Education of reference person:							
Elementary (1-8)	3	(⁴)	3	3	2	4	5
High school (9-12)	26	47	30	23	21	26	48
College.....	71	53	66	74	78	70	46
Never attended and other.....	(³)	(⁴)	(³)	1	(³)	(³)	2
At least one vehicle owned or leased	95	90	95	96	96	95	92
Average annual expenditures	\$84,595	\$52,769	\$65,744	\$88,387	\$98,196	\$94,518	\$65,193
Food	11,033	7,042	8,372	11,236	13,075	12,315	10,468
Food at home.....	6,911	4,245	5,265	7,107	7,998	7,900	6,796
Cereals and bakery products	922	583	644	975	1,045	1,098	978
Cereals and cereal products	304	232	219	325	332	373	265
Bakery products	619	351	425	651	713	726	713
Meats, poultry, fish, and eggs	1,473	884	1,231	1,427	1,688	1,746	1,642
Beef	393	195	319	398	456	409	489
Pork	295	190	255	262	313	473	310
Other meats.....	195	117	144	212	223	209	155
Poultry	274	180	263	246	318	315	292
Fish and seafood.....	229	140	181	220	277	236	307
Eggs	88	61	68	89	100	105	90
Dairy products	685	494	514	712	795	764	601
Fresh milk and cream.....	213	154	167	222	240	234	190
Other dairy products.....	472	340	347	489	554	530	411
Fruits and vegetables	1,362	959	1,071	1,383	1,565	1,569	1,238
Fresh fruits.....	513	306	425	506	618	591	353
Fresh vegetables.....	439	329	340	444	492	521	460
Processed fruits.....	174	141	137	183	191	185	182
Processed vegetables	236	182	168	250	264	272	243
Other food at home.....	2,469	1,325	1,806	2,610	2,905	2,722	2,336
Sugar and other sweets	233	108	152	256	266	275	244
Fats and oils	169	143	127	162	200	210	171
Miscellaneous foods.....	1,373	701	1,054	1,459	1,644	1,344	1,269
Nonalcoholic beverages.....	629	358	427	659	710	831	626

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, 2019-2020 — Continued

Item	Total four 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.....	65	² 15	46	74	85	61	² 26
Food away from home.....	4,122	2,797	3,107	4,129	5,078	4,416	3,672
Alcoholic beverages.....	572	² 110	274	594	843	666	400
Housing.....	27,226	17,740	23,682	29,235	29,983	27,694	19,553
Shelter.....	15,295	9,711	13,277	16,281	17,314	15,554	9,805
Owned dwellings.....	10,356	1,411	7,092	11,320	13,046	11,373	6,616
Mortgage interest and charges.....	5,090	² 503	4,078	5,805	6,198	4,810	2,440
Property taxes.....	3,117	420	1,729	3,235	4,040	4,346	1,958
Maintenance, repairs, insurance, other expenses.....	2,148	² 489	1,285	2,280	2,808	2,217	2,218
Rented dwellings.....	3,957	7,984	5,769	3,817	3,000	2,957	2,646
Other lodging.....	982	² 316	415	1,144	1,268	1,225	542
Utilities, fuels, and public services.....	5,271	4,069	4,409	5,156	5,931	5,998	5,149
Natural gas.....	543	289	401	531	643	658	558
Electricity.....	1,815	1,346	1,620	1,765	1,963	2,072	1,855
Fuel oil and other fuels.....	102	² 3	71	108	128	105	² 104
Telephone services.....	1,927	1,817	1,614	1,866	2,198	2,169	1,727
Residential phone service, VOIP, and phone cards.....	171	² 138	85	123	236	264	292
Cellular phone service.....	1,756	1,679	1,529	1,743	1,962	1,906	1,436
Water and other public services.....	885	614	704	887	1,000	993	906
Household operations.....	2,722	1,568	3,209	3,620	2,129	1,572	1,224
Personal services.....	1,404	² 930	2,251	2,242	492	² 237	² 91
Other household expenses.....	1,318	637	958	1,378	1,636	1,335	1,133
Housekeeping supplies.....	1,100	364	829	966	1,293	1,834	1,292
Laundry and cleaning supplies.....	238	152	194	223	259	313	351
Other household products.....	716	160	491	591	876	1,401	725
Postage and stationery.....	147	² 53	144	152	158	119	216
Household furnishings and equipment.....	2,837	2,028	1,958	3,211	3,316	2,736	2,083
Household textiles.....	146	105	67	211	140	155	31
Furniture.....	720	320	541	925	713	569	660
Floor coverings.....	27	² 1	17	45	24	15	² 12
Major appliances.....	484	333	378	543	483	573	375
Small appliances, miscellaneous housewares.....	154	101	136	160	156	173	192
Miscellaneous household equipment.....	1,307	1,168	819	1,328	1,799	1,252	812
Apparel and services.....	2,716	1,714	2,421	2,949	2,968	2,660	1,901
Men and boys.....	645	344	495	764	790	402	424
Men, 16 and over.....	393	² 255	236	442	518	304	² 308
Boys, 2 to 15.....	252	89	260	322	272	98	116
Women and girls.....	1,022	671	660	1,151	1,261	981	681
Women, 16 and over.....	763	576	377	861	969	840	508
Girls, 2 to 15.....	259	96	283	290	292	142	² 173
Children under 2.....	166	² 76	362	163	² 72	² 76	² 159
Footwear.....	643	² 433	603	643	575	1,043	² 471
Other apparel products and services.....	240	191	301	228	270	158	165
Transportation.....	15,049	10,923	12,253	16,289	15,972	15,794	13,956
Vehicle purchases (net outlay).....	7,037	² 3,755	5,546	8,499	6,835	6,654	6,812
Cars and trucks, new.....	2,835	² 512	1,737	3,977	2,599	1,910	² 4,033
Cars and trucks, used.....	4,115	3,243	3,729	4,388	4,165	4,706	2,731
Other vehicles.....	86	(⁴)	² 79	² 133	² 71	² 37	² 48
Gasoline, other fuels, and motor oil.....	2,661	2,562	2,435	2,611	2,861	2,868	2,480
Other vehicle expenses.....	4,733	4,268	3,978	4,504	5,590	5,213	4,345
Vehicle finance charges.....	408	284	447	423	440	327	290
Maintenance and repairs.....	1,155	906	1,049	1,045	1,388	1,194	1,376
Vehicle rental, leases, licenses, and other charges.....	1,085	756	767	1,086	1,387	1,276	604
Vehicle insurance.....	2,085	2,322	1,716	1,950	2,375	2,417	2,075
Public and other transportation.....	617	339	294	676	686	1,059	320
Healthcare.....	6,065	2,623	4,404	5,909	7,127	7,549	6,818
Health insurance.....	4,204	1,817	3,218	4,217	4,650	5,104	4,980
Medical services.....	1,236	424	838	1,128	1,710	1,665	709
Drugs.....	441	267	249	416	559	516	681
Medical supplies.....	184	² 115	100	149	209	264	448
Entertainment.....	4,014	1,384	2,827	4,251	4,712	5,676	2,257
Fees and admissions.....	1,107	262	451	1,377	1,727	678	381
Audio and visual equipment and services.....	1,145	727	870	1,149	1,428	1,122	1,081
Pets, toys, hobbies, and playground equipment.....	1,160	356	811	1,066	814	3,507	710
Pets.....	863	223	588	650	560	3,226	594

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, 2019-2020 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Toys, hobbies, and playground equipment	297	² 133	223	416	253	² 281	² 116
Other entertainment supplies, equipment, and services	602	² 39	695	659	743	370	² 86
Personal care products and services	956	610	660	1,063	1,166	872	720
Reading	107	² 86	71	120	122	95	² 133
Education	2,337	3,133	975	1,462	3,822	4,359	1,011
Tobacco products and smoking supplies	352	² 357	461	294	252	432	604
Miscellaneous	1,010	246	657	990	1,458	969	890
Cash contributions	1,848	1,069	884	1,754	2,658	2,566	1,080
Personal insurance and pensions.....	11,312	5,731	7,803	12,243	14,037	12,870	5,401
Life and other personal insurance	674	² 338	263	701	854	956	720
Pensions and Social Security	10,637	5,394	7,539	11,541	13,183	11,914	4,681
Sources of income and personal taxes:							
Income before taxes	\$120,319	\$64,647	\$85,772	\$126,626	\$145,944	\$139,690	\$76,909
Wages and salaries	106,483	54,300	78,478	114,086	131,395	118,562	49,134
Self-employment income	8,638	² 8,148	4,208	9,664	10,048	12,390	² 3,583
Social Security, private and government retirement	2,646	² 950	737	791	1,479	5,052	21,918
Interest, dividends, rental income, other property income	1,158	² 1	533	1,063	1,900	1,464	619
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	468	² 626	696	403	227	656	645
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	666	² 420	884	438	600	1,025	² 958
Other income	259	² 201	237	182	297	540	² 52
Personal taxes (contains some imputed values).....	14,211	1,462	5,030	15,891	20,921	19,020	2,710
Federal income taxes	11,601	950	4,230	12,770	17,057	15,700	2,878
Stimulus payment (new UCC Q20202)#	-1,223	² -429	-1,540	-1,048	-1,248	-1,300	² -1,360
State and local income taxes.....	3,780	939	2,286	4,113	5,052	4,572	1,142
Other taxes	53	² 2	² 54	55	60	² 48	² 50
Income after taxes	106,108	63,186	80,742	110,736	125,023	120,670	74,199
Addenda:							
Net change in total assets and liabilities.....	-\$3,597	\$2,299	-\$9,256	-\$16,104	\$18,021	-\$6,044	-\$150
Net change in total assets	35,524	1,815	35,813	37,355	50,533	19,066	11,208
Net change in total liabilities	39,121	-484	45,069	53,459	32,512	25,110	11,358
Other financial information:							
Other money receipts	540	² 72	791	728	² 214	² 218	² 908
Mortgage principal paid on owned property	-3,673	² -290	-2,304	-3,901	-4,915	-4,259	-2,135
Estimated market value of owned home	269,057	45,556	150,621	265,777	357,861	353,535	249,960
Estimated monthly rental value of owned home	1,442	288	907	1,498	1,807	1,778	1,256

¹ Data are rounded to the nearest thousands.

² Data are likely to have large sampling errors.

³ Value is too small to display.

⁴ 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.