

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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	16,754	491	3,188	5,895	4,464	1,909	807
Consumer unit characteristics:							
Income before taxes	\$128,299	\$71,885	\$86,635	\$132,165	\$160,350	\$141,211	\$91,128
Income after taxes	114,008	65,353	83,717	117,306	136,727	124,433	88,855
Age of reference person	43.7	22.4	30.9	39.5	49.2	58.9	71.8
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	.8	.6
Adults 65 and older.....	.1	(²)	(²)	(²)	(²)	.1	1.5
Earners	2.0	2.2	1.7	1.8	2.2	2.5	1.8
Vehicles	2.4	2.1	2.0	2.2	2.7	2.7	2.3
Percent distribution:							
Reference person:							
Men	49	47	41	48	54	53	55
Women.....	51	53	59	52	46	47	45
Housing tenure:							
Homeowner.....	71	29	56	72	81	78	82
With mortgage	57	12	47	63	65	53	45
Without mortgage	14	17	9	9	16	25	37
Renter	29	71	44	28	19	22	18
Race of reference person:							
Black or African-American	14	12	17	12	11	15	24
White, Asian, and all other races, not including Black or African-American	86	88	83	88	89	85	76
Hispanic or Latino origin of reference person:							
Hispanic or Latino	19	37	24	16	19	20	14
Not Hispanic or Latino	81	63	76	84	81	80	86
Education of reference person:							
Elementary (1-8)	3	(³)	4	2	3	5	6
High school (9-12)	25	55	29	21	20	26	40
College.....	72	45	66	77	77	69	53
Never attended and other.....	(²)	(³)	1	(²)	(³)	(²)	1
At least one vehicle owned or leased	95	96	94	96	96	95	94
Average annual expenditures	\$88,583	\$57,004	\$66,890	\$90,812	\$105,050	\$95,536	\$69,046
Food							
Food at home.....	7,583	4,807	5,748	7,051	9,346	8,818	7,015
Cereals and bakery products	1,015	514	754	963	1,223	1,195	1,053
Cereals and cereal products	327	170	251	319	395	397	212
Bakery products	689	344	502	644	828	798	841
Meats, poultry, fish, and eggs	1,595	1,075	1,389	1,413	1,948	1,788	1,540
Beef	431	165	418	394	507	481	365
Pork	309	244	269	279	367	326	342
Other meats.....	211	187	140	199	257	265	200
Poultry	280	200	237	243	347	329	264
Fish and seafood.....	267	200	249	210	354	263	294
Eggs	96	78	77	88	115	124	75
Dairy products	725	583	577	670	876	865	594
Fresh milk and cream.....	228	184	195	212	266	272	193
Other dairy products.....	496	399	382	458	609	593	400
Fruits and vegetables	1,529	974	1,119	1,383	1,938	1,858	1,358
Fresh fruits.....	564	340	442	517	714	660	424
Fresh vegetables.....	481	356	354	422	600	627	465
Processed fruits.....	198	152	141	185	251	214	176
Processed vegetables.....	285	126	182	259	372	357	293
Other food at home.....	2,720	1,662	1,909	2,622	3,361	3,112	2,470
Sugar and other sweets	266	344	176	267	311	286	231
Fats and oils	193	143	149	160	237	291	169
Miscellaneous foods.....	1,489	715	1,080	1,436	1,863	1,656	1,307

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, 2020-2021 — 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.....	697	432	454	664	868	807	736
Food prepared by consumer unit on out of town trips	75	⁴ 28	50	95	83	72	⁴ 26
Food away from home.....	3,834	2,561	2,924	3,822	4,652	4,192	2,636
Alcoholic beverages.....	540	⁴ 229	334	586	726	475	216
Housing.....	28,704	20,179	23,871	30,944	31,103	28,733	23,226
Shelter.....	16,234	11,564	13,156	17,711	18,004	15,512	12,356
Owned dwellings.....	10,868	2,272	6,897	12,198	13,262	10,838	8,887
Mortgage interest and charges.....	5,008	⁴ 724	3,775	5,919	5,922	4,110	2,889
Property taxes.....	3,361	932	1,788	3,562	4,185	4,320	2,763
Maintenance, repairs, insurance, and other expenses.....	2,499	⁴ 616	1,334	2,717	3,155	2,409	3,235
Rented dwellings.....	4,257	9,067	5,822	4,289	3,216	3,383	2,740
Other lodging.....	1,109	⁴ 225	437	1,224	1,526	1,290	729
Utilities, fuels, and public services.....	5,443	4,085	4,456	5,225	6,145	6,344	5,745
Natural gas.....	556	466	408	545	626	636	693
Electricity.....	1,916	1,392	1,702	1,809	2,117	2,174	2,148
Fuel oil and other fuels.....	112	⁴ 17	65	105	169	129	⁴ 60
Telephone services.....	1,942	1,565	1,589	1,870	2,227	2,273	1,738
Residential phone service, VOIP, and phone cards.....	151	⁴ 114	73	109	199	261	257
Cellular phone service.....	1,791	1,452	1,515	1,761	2,028	2,012	1,481
Water and other public services.....	916	645	692	896	1,005	1,132	1,106
Household operations.....	2,796	1,428	3,145	3,735	2,249	1,550	1,271
Personal services.....	1,332	⁴ 481	2,201	2,196	398	⁴ 156	⁴ 61
Other household expenses.....	1,464	947	945	1,540	1,851	1,394	1,209
Housekeeping supplies.....	1,116	432	886	972	1,168	2,076	1,157
Laundry and cleaning supplies.....	220	98	182	201	236	277	347
Other household products.....	760	269	599	627	790	1,647	647
Postage and stationery.....	136	⁴ 65	104	144	142	151	163
Household furnishings and equipment.....	3,115	2,670	2,228	3,300	3,537	3,251	2,697
Household textiles.....	152	⁴ 113	110	158	128	193	319
Furniture.....	825	⁴ 292	641	901	954	793	690
Floor coverings.....	32	⁴ 7	22	37	40	24	⁴ 23
Major appliances.....	488	463	398	500	569	469	361
Small appliances and miscellaneous housewares.....	167	⁴ 62	142	172	191	194	100
Miscellaneous household equipment.....	1,451	1,733	914	1,532	1,654	1,579	1,204
Apparel and services.....	2,489	1,721	2,355	2,479	2,595	3,100	1,653
Men and boys.....	589	221	409	779	567	500	358
Men, 16 and over.....	344	⁴ 170	204	371	380	447	⁴ 336
Boys, 2 to 15.....	244	⁴ 51	205	408	187	⁴ 53	⁴ 23
Women and girls.....	921	242	725	871	1,145	1,084	762
Women, 16 and over.....	674	238	428	599	864	926	743
Girls, 2 to 15.....	247	⁴ 4	297	273	282	⁴ 158	⁴ 19
Children under 2.....	153	⁴ 48	430	148	⁴ 63	⁴ 29	⁴ 51
Footwear.....	559	⁴ 291	541	458	566	1,127	⁴ 353
Other apparel products and services.....	268	919	250	223	254	360	130
Transportation.....	15,301	10,600	12,627	16,630	16,621	15,077	12,282
Vehicle purchases (net outlay).....	7,379	⁴ 4,250	6,189	8,965	7,215	6,573	⁴ 5,219
Cars and trucks, new.....	3,328	⁴ 2,792	1,556	4,674	3,261	2,188	⁴ 3,895
Cars and trucks, used.....	4,012	⁴ 1,231	4,619	4,260	3,897	4,354	⁴ 1,323
Other vehicles.....	39	⁴ 227	⁴ 14	⁴ 30	⁴ 57	⁴ 31	(³)
Gasoline, other fuels, and motor oil.....	2,715	2,554	2,444	2,632	3,085	2,793	2,249
Other vehicle expenses.....	4,765	3,579	3,715	4,519	5,844	5,102	4,656
Vehicle finance charges.....	433	294	403	478	490	331	236
Maintenance and repairs.....	1,193	618	1,009	1,070	1,530	1,152	1,386
Vehicle rental, leases, licenses, and other charges.....	1,043	644	613	1,113	1,340	1,059	789
Vehicle insurance.....	2,096	2,023	1,689	1,857	2,485	2,559	2,245
Public and other transportation.....	443	⁴ 217	279	514	478	609	159
Healthcare.....	6,223	2,562	4,027	5,909	7,827	7,426	7,594
Health insurance.....	4,327	2,053	2,893	4,267	5,072	5,286	5,413
Medical services.....	1,224	⁴ 320	834	1,050	1,856	1,283	959
Drugs.....	487	⁴ 93	212	436	663	637	770
Medical supplies.....	186	⁴ 96	88	155	237	220	451
Entertainment.....	4,860	1,318	3,092	4,555	6,927	6,020	2,740
Fees and admissions.....	988	⁴ 107	495	1,248	1,371	648	264
Audio and visual equipment and services.....	1,192	715	995	1,210	1,416	1,164	960
Pets, toys, hobbies, and playground equipment.....	1,310	402	762	1,147	1,211	3,590	1,059

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, 2020-2021 — 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.....	1,011	⁴ 114	527	786	926	3,375	741
Toys, hobbies, and playground equipment	299	⁴ 289	235	360	285	⁴ 215	⁴ 318
Other entertainment supplies, equipment, and services	1,371	⁴ 93	840	951	2,930	618	457
Personal care products and services	952	972	668	953	1,137	1,022	780
Reading.....	112	⁴ 134	87	113	127	87	⁴ 150
Education	2,388	⁴ 2,140	909	1,412	4,576	3,366	1,053
Tobacco products and smoking supplies	313	⁴ 290	455	281	216	354	441
Miscellaneous	1,253	341	1,036	1,333	1,350	1,356	1,230
Cash contributions	1,927	⁴ 3,025	995	1,668	2,765	2,355	1,197
Personal insurance and pensions.....	12,103	6,126	7,762	13,076	15,080	13,154	6,833
Life and other personal insurance	699	⁴ 139	308	729	1,018	649	711
Pensions and Social Security	11,405	5,986	7,454	12,348	14,062	12,504	6,122
Sources of income and personal taxes:							
Income before taxes	\$128,299	\$71,885	\$86,635	\$132,165	\$160,350	\$141,211	\$91,128
Wages and salaries	113,001	59,972	78,932	119,873	141,461	117,969	60,475
Self-employment income	8,965	⁴ 8,483	3,967	8,188	12,178	14,734	⁴ 3,267
Social Security, private and government retirement	2,628	⁴ 430	756	1,115	1,723	4,323	23,418
Interest, dividends, rental income, and other property income	1,771	⁴ 826	514	1,476	3,421	1,551	846
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	596	⁴ 822	964	491	347	710	886
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	988	⁴ 1,173	1,084	839	710	1,437	2,068
Other income	349	⁴ 180	418	183	510	⁴ 487	⁴ 167
Personal taxes (contains some imputed values).....	14,291	6,532	2,917	14,859	23,623	16,778	2,273
Federal income taxes	12,944	1,361	3,996	13,390	20,564	15,421	4,066
Stimulus payment (new UCC Q20202)#	-3,109	⁴ -2,462	-3,470	-2,907	-2,982	-3,392	-3,590
State and local income taxes.....	4,214	1,643	2,358	4,296	5,957	4,690	1,748
Other taxes	242	⁴ 5,991	⁴ 33	81	84	⁴ 60	⁴ 50
Income after taxes	114,008	65,353	83,717	117,306	136,727	124,433	88,855
Addenda:							
Net change in total assets and liabilities.....	-\$4,314	-\$2,042	-\$26,247	-\$11,879	\$3,725	\$31,269	\$7,557
Net change in total assets	39,308	14,246	13,837	47,489	47,774	52,751	16,790
Net change in total liabilities	43,622	16,289	40,084	59,367	44,048	21,482	9,232
Other financial information:							
Other money receipts	395	⁴ 176	912	349	⁴ 286	⁴ 107	⁴ 93
Mortgage principal paid on owned property	-3,918	⁴ -771	-2,380	-4,152	-5,173	-4,238	-2,492
Estimated market value of owned home	300,839	⁴ 78,818	156,677	303,019	396,588	359,556	320,967
Estimated monthly rental value of owned home	1,542	⁴ 441	931	1,597	1,912	1,784	1,603

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

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.