

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

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)	12,225	478	2,524	4,594	2,880	1,234	515
Consumer unit characteristics:							
Income before taxes	\$92,473	\$60,819	\$66,269	\$97,603	\$111,672	\$98,318	\$83,128
Income after taxes	84,371	61,864	65,057	87,846	98,274	89,262	79,425
Age of reference person	42.3	21.4	30.6	39.3	48.5	59.1	72.0
Average number in consumer unit:							
People	5.7	5.8	5.7	5.7	5.7	5.8	5.6
Children under 18	2.8	2.4	3.3	3.1	2.4	1.9	1.8
Adults 65 and older2	1.1	(²)	.1	.1	.2	1.4
Earners	2.2	2.4	1.8	2.0	2.6	2.6	2.1
Vehicles	2.4	2.1	2.1	2.3	2.8	2.8	2.6
Percent distribution:							
Reference person:							
Men	40	36	28	42	44	49	42
Women	60	64	72	58	56	51	58
Housing tenure:							
Homeowner	63	46	46	62	73	78	85
With mortgage	48	30	37	52	53	52	45
Without mortgage	15	16	9	10	20	26	40
Renter	37	54	54	38	27	22	15
Race of reference person:							
Black or African-American	13	22	15	12	13	10	13
White, Asian, and all other races	87	78	85	88	87	90	87
Hispanic or Latino origin of reference person:							
Hispanic or Latino	30	46	34	31	25	22	23
Not Hispanic or Latino	70	54	66	69	75	78	77
Education of reference person:							
Elementary (1-8)	7	2	5	7	8	12	13
High school (9-12)	36	58	42	33	30	34	42
College	56	40	52	60	60	53	44
Never attended and other	1	(³)	(³)	(²)	1	2	1
At least one vehicle owned or leased	94	88	92	94	95	96	90
Average annual expenditures	\$70,913	\$47,914	\$57,994	\$75,393	\$82,795	\$67,241	\$59,853
Food							
Food at home	6,308	4,854	5,395	6,740	6,958	6,533	4,947
Cereals and bakery products	875	651	767	940	946	902	686
Cereals and cereal products	315	241	325	332	314	300	206
Bakery products	561	410	442	608	633	603	480
Meats, poultry, fish, and eggs	1,469	1,327	1,251	1,541	1,643	1,442	1,227
Beef	405	297	318	400	498	457	411
Pork	278	315	265	308	265	230	215
Other meats	207	228	167	230	230	180	124
Poultry	294	258	273	302	302	323	269
Fish and seafood	189	139	127	208	245	160	134
Eggs	96	91	100	93	103	91	74
Dairy products	643	402	572	705	685	650	519
Fresh milk and cream	252	166	240	278	249	260	186
Other dairy products	392	236	332	427	436	390	333
Fruits and vegetables	1,183	968	947	1,322	1,302	1,211	770
Fresh fruits	450	335	341	530	495	448	242
Fresh vegetables	364	373	291	405	381	399	256
Processed fruits	168	96	137	180	200	167	128
Processed vegetables	200	165	178	206	226	196	144
Other food at home	2,137	1,505	1,859	2,232	2,382	2,328	1,745
Sugar and other sweets	222	105	169	236	254	312	181
Fats and oils	173	133	142	178	188	240	139
Miscellaneous foods	1,098	809	989	1,180	1,221	974	760
Nonalcoholic beverages	582	445	507	567	650	751	598

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, 2015-2016 — 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	62	¹ 13	51	71	69	51	¹ 67
Food away from home	4,022	2,115	3,013	4,473	5,149	2,826	3,196
Alcoholic beverages	362	¹ 152	216	441	352	474	608
Housing	22,848	16,151	19,939	25,143	24,825	19,868	18,977
Shelter	12,710	8,591	11,110	14,137	13,910	10,474	10,301
Owned dwellings	7,698	3,311	4,927	8,835	9,331	7,008	7,718
Mortgage interest and charges	4,301	1,888	2,966	5,237	4,928	3,312	3,594
Property taxes	2,104	1,114	1,175	2,241	2,751	2,464	1,870
Maintenance, repairs, insurance, other expenses	1,292	310	785	1,356	1,652	1,233	2,255
Rented dwellings	4,381	5,047	5,834	4,712	3,510	2,849	2,232
Other lodging	632	¹ 232	350	590	1,068	617	351
Utilities, fuels, and public services	5,322	4,794	4,555	5,327	5,721	6,092	5,455
Natural gas	520	425	443	519	577	555	581
Electricity	1,933	1,839	1,677	1,910	2,051	2,221	2,130
Fuel oil and other fuels	101	¹ 53	92	86	114	144	¹ 152
Telephone services	1,976	1,820	1,642	2,032	2,153	2,217	1,691
Residential phone service, VOIP, and phone cards	318	¹ 100	188	316	387	464	445
Cellular phone service	1,657	1,720	1,453	1,716	1,765	1,753	1,246
Water and other public services	792	657	701	779	826	955	902
Household operations	1,797	997	1,934	2,199	1,572	1,125	1,135
Personal services	865	¹ 330	1,175	1,161	517	366	¹ 339
Other household expenses	932	668	758	1,038	1,055	759	796
Housekeeping supplies	854	523	650	920	1,032	831	763
Laundry and cleaning supplies	241	130	212	254	270	269	200
Other household products	477	320	380	510	567	447	417
Postage and stationery	136	¹ 73	59	157	195	115	¹ 146
Household furnishings and equipment	2,165	1,246	1,691	2,561	2,591	1,346	1,322
Household textiles	130	¹ 37	70	144	168	172	¹ 146
Furniture	597	278	533	835	529	242	318
Floor coverings	13	¹ 14	11	16	11	9	¹ 14
Major appliances	364	375	279	410	380	333	345
Small appliances, miscellaneous housewares	141	124	98	185	133	142	62
Miscellaneous household equipment	920	419	699	971	1,369	448	437
Apparel and services	2,835	1,980	2,331	2,991	3,439	2,974	1,369
Men and boys	808	435	677	918	923	769	388
Men, 16 and over	477	¹ 169	345	514	630	519	¹ 255
Boys, 2 to 15	330	266	333	404	293	250	134
Women and girls	933	621	630	969	1,344	823	378
Women, 16 and over	616	459	361	572	1,000	648	202
Girls, 2 to 15	317	162	268	397	343	175	175
Children under 2	174	¹ 104	402	123	¹ 84	¹ 94	¹ 76
Footwear	655	¹ 540	453	640	807	1,118	¹ 297
Other apparel products and services	266	280	169	341	281	171	229
Transportation	12,398	9,763	11,160	12,722	14,331	11,739	9,125
Vehicle purchases (net outlay)	5,259	4,174	5,670	5,459	5,601	4,290	¹ 2,887
Cars and trucks, new	1,943	¹ 560	2,499	1,778	2,144	2,023	¹ 643
Cars and trucks, used	3,244	3,615	3,099	3,617	3,336	2,209	2,243
Other vehicles	73	⁽³⁾	¹ 72	¹ 64	¹ 120	¹ 58	⁽³⁾
Gasoline and motor oil	3,037	2,611	2,599	3,098	3,343	3,291	2,725
Other vehicle expenses	3,448	2,584	2,494	3,405	4,541	3,655	3,015
Vehicle finance charges	344	367	288	366	348	381	292
Maintenance and repairs	1,075	698	811	1,087	1,396	1,194	617
Vehicle insurance	1,333	¹ 897	834	1,281	1,903	¹ 1,356	¹ 1,644
Vehicle rental, leases, licenses, and other charges	696	623	561	671	894	725	462
Public and other transportation	653	393	396	760	846	503	498
Healthcare	4,350	2,035	3,152	4,419	5,161	4,821	6,116
Health insurance	2,992	1,135	2,328	3,055	3,451	3,227	4,268
Medical services	852	511	572	880	1,042	1,013	839
Drugs	359	220	185	327	459	450	878
Medical supplies	148	¹ 169	67	158	208	131	131
Entertainment	3,373	1,950	2,444	3,830	4,087	2,800	2,543

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, 2015-2016 — 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	919	316	547	1,157	1,198	564	465
Audio and visual equipment and services	1,229	918	1,000	1,320	1,374	1,175	1,174
Pets, toys, hobbies, and playground equipment	700	569	637	718	802	588	532
Pets	461	561	351	432	583	467	362
Toys, hobbies, and playground equipment	239	18	286	286	219	121	170
Other entertainment supplies, equipment, and services	525	1147	260	636	714	473	1372
Personal care products and services	848	528	591	953	1,034	738	730
Reading	111	147	89	103	177	46	198
Education	1,726	1,700	820	1,357	2,956	1,965	2,021
Tobacco products and smoking supplies	422	551	396	335	425	685	575
Miscellaneous	969	517	664	901	1,205	1,312	1,454
Cash contributions	1,960	772	1,850	2,145	2,324	1,387	1,296
Personal insurance and pensions	8,380	4,800	5,932	8,840	10,372	9,072	6,797
Life and other personal insurance	445	134	215	487	678	355	485
Pensions and Social Security	7,935	4,765	5,718	8,353	9,694	8,717	6,311
Sources of income and personal taxes:							
Money income before taxes	\$92,473	\$60,819	\$66,269	\$97,603	\$111,672	\$98,318	\$83,128
Wages and salaries	80,197	55,028	57,228	86,153	98,049	82,364	57,973
Self-employment income	6,623	12,394	5,859	7,025	8,134	6,473	12,608
Social Security, private and government retirement	2,830	1737	864	1,479	2,748	6,052	19,194
Interest, dividends, rental income, other property income	638	115	195	824	862	482	851
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	1,265	2,017	1,556	1,194	920	1,545	1,040
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	554	1514	336	593	443	767	1,417
Other income	366	1114	230	335	515	637	145
Personal taxes (contains some imputed values)	8,102	-1,045	1,211	9,757	13,397	9,056	3,703
Federal income taxes	5,668	-1,410	-9	7,049	9,951	6,338	2,181
State and local income taxes	2,380	357	1,167	2,664	3,369	2,646	1,491
Other taxes	55	18	153	44	76	172	131
Income after taxes	84,371	61,864	65,057	87,846	98,274	89,262	79,425
Addenda:							
Net change in total assets and liabilities	\$2,382	\$4,485	-\$7,092	\$1,214	\$1,892	\$26,600	\$1,965
Net change in total assets	14,427	8,011	6,093	19,441	8,236	33,835	4,593
Net change in total liabilities	12,045	3,526	13,184	18,227	6,345	7,234	2,628
Other financial information:							
Other money receipts	258	161	1157	178	1437	1525	14
Mortgage principal paid on owned property	-2,359	-1,054	-1,295	-2,346	-3,269	-2,988	-2,310
Estimated market value of owned home	190,639	94,711	98,973	196,863	260,351	210,790	235,225
Estimated monthly rental value of owned home	1,031	589	623	1,059	1,320	1,177	1,215
Gifts of goods and services, total	597	550	587	538	775	531	356
Food	52	(3)	26	77	60	143	11
Alcoholic beverages	4	(3)	16	4	12	111	14
Housing	119	1166	88	140	119	108	162
Housekeeping supplies	29	16	117	40	139	11	16
Household textiles	12	(2)	11	15	11	(3)	(3)
Appliances and miscellaneous housewares	8	(3)	14	113	16	13	112
Major appliances	2	(3)	11	13	12	13	(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, 2015-2016 — 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	6	(³)	¹ 3	¹ 10	15	(³)	¹ 12
Miscellaneous household equipment	16	¹ 1	¹ 12	21	22	¹ 13	(²)
Other housing	64	¹ 159	55	60	52	¹ 101	¹ 43
Apparel and services	179	¹ 172	236	157	149	248	¹ 100
Males, 2 and over	46	¹ 158	¹ 28	59	33	17	¹ 59
Females, 2 and over	39	(³)	28	34	59	¹ 66	17
Children under 2	55	(³)	138	¹ 38	119	¹ 37	¹ 26
Other apparel products and services	40	¹ 15	¹ 41	¹ 27	¹ 37	¹ 138	¹ 8
Jewelry and watches	12	(³)	(²)	15	11	(²)	(²)
All other apparel products and services ...	37	¹ 15	¹ 41	122	136	¹ 138	17
Transportation	55	206	63	45	49	34	51
Healthcare	17	(³)	¹ 3	12	124	11	14
Entertainment	70	¹ 1	61	61	127	¹ 14	¹ 27
Toys, games, arts and crafts, and tricycles	28	(³)	¹ 39	¹ 17	¹ 47	16	114
Other entertainment	42	¹ 1	22	44	80	¹ 8	¹ 12
Personal care products and services	9	(³)	¹ 6	16	17	(³)	(³)
Reading	11	(³)	¹ 1	11	11	(³)	15
Education	65	¹ 1	¹ 3	¹ 19	¹ 207	¹ 52	¹ 64
All other gifts	36	14	93	16	30	19	¹ 39

- 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, 2017