

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

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)	16,248	720	3,773	5,269	4,065	1,659	760
Consumer unit characteristics:							
Income before taxes	\$95,173	\$49,721	\$68,083	\$106,738	\$114,727	\$103,239	\$70,395
Income after taxes	82,928	48,745	63,136	90,381	97,727	90,085	67,147
Age of reference person	42.5	21.6	30.3	39.6	49.1	58.8	72.7
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	1.2	2.0	1.8	1.3	.7	.6
Adults 65 and older1	1.1	(²)	(²)	(²)	.2	1.5
Earners	1.9	1.9	1.7	1.8	2.3	2.4	1.7
Vehicles	2.3	1.6	1.9	2.2	2.8	2.8	2.6
Percent distribution:							
Reference person:							
Men	45	36	42	43	49	50	49
Women	55	64	58	57	51	50	51
Housing tenure:							
Homeowner	66	32	50	67	79	79	79
With mortgage	51	15	43	57	60	52	39
Without mortgage	15	16	7	10	19	27	40
Renter	34	68	50	33	21	21	21
Race of reference person:							
Black or African-American	11	14	13	9	10	14	14
White, Asian, and all other races	89	86	87	91	90	86	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino	20	34	23	21	16	14	16
Not Hispanic or Latino	80	66	77	79	84	86	84
Education of reference person:							
Elementary (1-8)	3	1	3	2	3	4	10
High school (9-12)	31	60	32	25	28	34	54
College	65	38	65	72	68	60	36
Never attended and other	(²)	(³)	(²)	(²)	(²)	1	(²)
At least one vehicle owned or leased	94	78	93	93	97	97	96
Average annual expenditures	\$73,315	\$46,475	\$58,445	\$77,660	\$88,972	\$74,762	\$57,411
Food	9,707	6,872	7,911	10,022	11,779	10,228	7,714
Food at home	5,694	4,426	4,950	5,666	6,587	6,379	5,061
Cereals and bakery products	761	559	609	772	933	821	656
Cereals and cereal products	265	204	225	284	306	246	226
Bakery products	495	355	384	487	628	574	430
Meats, poultry, fish, and eggs	1,297	1,027	1,177	1,243	1,522	1,444	1,110
Beef	341	272	336	297	428	338	312
Pork	240	161	216	226	280	299	216
Other meats	193	132	161	194	237	197	176
Poultry	264	249	236	272	297	286	136
Fish and seafood	177	141	147	171	196	238	196
Eggs	82	73	80	84	84	86	74
Dairy products	617	403	523	623	734	682	547
Fresh milk and cream	215	165	201	219	240	229	163
Other dairy products	401	238	322	403	494	453	384
Fruits and vegetables	1,090	947	935	1,109	1,224	1,200	982
Fresh fruits	417	380	329	435	485	445	362
Fresh vegetables	338	297	306	322	369	410	346
Processed fruits	149	131	132	152	170	151	131
Processed vegetables	186	139	168	200	200	194	143
Other food at home	1,931	1,490	1,706	1,919	2,173	2,233	1,766
Sugar and other sweets	184	142	144	186	221	201	187
Fats and oils	152	125	126	157	168	174	160
Miscellaneous foods	1,018	825	954	1,018	1,100	1,167	827
Nonalcoholic beverages	509	379	436	480	601	625	530
Food prepared by consumer unit on out-of-town trips	67	119	45	79	84	66	163

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 Survey, 2014-2015 — 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 away from home	4,013	2,446	2,961	4,356	5,192	3,849	2,653
Alcoholic beverages	519	180	349	627	662	476	305
Housing	23,650	16,737	20,333	26,433	26,045	22,457	17,552
Shelter	13,512	10,253	11,226	15,640	14,979	12,200	8,212
Owned dwellings	8,702	2,011	5,887	10,566	10,646	8,796	5,487
Mortgage interest and charges	4,940	1,135	3,847	6,291	5,562	4,278	2,721
Property taxes	2,436	475	1,339	2,689	3,384	2,967	1,767
Maintenance, repairs, insurance, other expenses	1,325	400	701	1,586	1,700	1,551	999
Rented dwellings	4,000	7,902	4,970	4,333	3,002	2,447	1,905
Other lodging	810	¹ 341	368	741	1,331	957	820
Utilities, fuels, and public services	5,005	3,971	4,065	5,015	5,781	5,568	5,193
Natural gas	523	280	427	547	606	591	459
Electricity	1,859	1,678	1,561	1,889	2,039	2,027	1,979
Fuel oil and other fuels	137	¹ 35	91	96	185	213	321
Telephone services	1,793	1,514	1,443	1,770	2,150	1,970	1,661
Residential phone service, VOIP, and phone cards	356	193	197	344	452	497	556
Cellular phone service	1,437	1,321	1,246	1,425	1,699	1,474	1,105
Water and other public services	693	464	543	713	800	767	774
Household operations	2,201	765	2,631	2,942	1,731	1,212	972
Personal services	1,163	¹ 300	1,894	1,743	461	¹ 202	¹ 180
Other household expenses	1,038	465	737	1,199	1,270	1,010	792
Housekeeping supplies	792	444	646	735	972	1,020	939
Laundry and cleaning supplies	208	111	189	197	237	242	271
Other household products	437	274	338	403	542	623	445
Postage and stationery	147	59	119	135	193	155	223
Household furnishings and equipment	2,140	1,304	1,765	2,101	2,582	2,458	2,236
Household textiles	139	¹ 58	115	143	156	137	233
Furniture	591	484	507	595	775	414	484
Floor coverings	17	¹ 9	15	12	25	18	¹ 15
Major appliances	303	238	231	333	335	335	273
Small appliances, miscellaneous housewares	116	95	122	111	144	87	63
Miscellaneous household equipment	974	421	776	906	1,147	1,467	1,168
Apparel and services	3,043	1,758	2,413	3,154	4,282	2,397	1,623
Men and boys	671	488	512	791	778	611	376
Men, 16 and over	430	381	316	424	541	551	275
Boys, 2 to 15	241	108	196	367	236	60	101
Women and girls	1,025	438	758	935	1,549	1,072	824
Women, 16 and over	765	346	556	670	1,194	759	722
Girls, 2 to 15	260	92	202	265	354	313	102
Children under 2	176	360	358	131	61	¹ 101	¹ 123
Footwear	618	¹ 318	427	650	1,003	351	¹ 179
Other apparel products and services	553	154	357	648	892	262	121
Transportation	13,114	9,991	11,681	12,538	15,718	14,096	11,363
Vehicle purchases (net outlay)	5,574	4,778	5,585	5,093	6,363	5,832	4,817
Cars and trucks, new	2,457	¹ 804	2,737	2,125	2,336	3,577	¹ 3,141
Cars and trucks, used	3,007	3,686	2,730	2,776	4,023	2,207	1,658
Other vehicles	109	¹ 287	¹ 117	¹ 192	¹ 5	¹ 48	¹ 17
Gasoline and motor oil	3,219	2,493	2,838	3,256	3,662	3,475	2,616
Other vehicle expenses	3,594	2,339	2,839	3,380	4,639	4,056	3,672
Vehicle finance charges	341	246	348	357	341	375	214
Maintenance and repairs	1,034	529	691	1,044	1,342	1,292	973
Vehicle insurance	1,407	¹ 1,310	1,136	1,050	2,017	¹ 1,548	¹ 1,963
Vehicle rental, leases, licenses, and other charges	812	255	664	928	939	841	522
Public and other transportation	727	382	419	808	1,054	732	258
Healthcare	4,895	2,342	3,407	4,978	5,870	6,291	5,906
Health insurance	3,356	1,641	2,480	3,486	3,945	3,828	4,249
Medical services	952	469	613	907	1,134	1,684	842
Drugs	439	166	216	440	576	626	695
Medical supplies	148	¹ 66	98	145	216	152	121
Entertainment	3,551	1,519	2,600	4,311	4,192	3,219	2,313
Fees and admissions	1,144	197	506	1,675	1,533	766	273
Audio and visual equipment and services	1,266	916	1,026	1,393	1,426	1,212	1,152

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 Survey, 2014-2015 — 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, toys, hobbies, and playground equipment	713	313	720	692	748	835	818
Pets	494	197	424	446	588	664	672
Toys, hobbies, and playground equipment	219	¹ 116	296	246	160	171	¹ 146
Other entertainment supplies, equipment, and services	427	94	348	551	486	405	¹ 71
Personal care products and services	883	510	648	925	1,124	893	851
Reading	119	¹ 52	84	106	158	168	164
Education	1,903	1,598	827	1,614	3,697	1,488	830
Tobacco products and smoking supplies	405	617	338	331	403	478	875
Miscellaneous	1,008	342	662	1,284	1,177	882	783
Cash contributions	1,552	291	1,075	1,724	2,112	1,358	1,341
Personal insurance and pensions	8,967	3,665	6,118	9,612	11,752	10,331	5,791
Life and other personal insurance	434	¹ 46	169	497	560	779	263
Pensions and Social Security	8,532	3,619	5,949	9,115	11,192	9,551	5,528
Sources of income and personal taxes:							
Money income before taxes	\$95,173	\$49,721	\$68,083	\$106,738	\$114,727	\$103,239	\$70,395
Wages and salaries	83,132	44,651	62,786	94,959	101,533	81,720	43,310
Self-employment income	6,210	¹ 1,469	2,452	8,716	8,010	6,536	1,665
Social Security, private and government retirement	2,847	¹ 1,258	499	833	2,134	7,950	22,634
Interest, dividends, rental income, other property income	1,365	¹ 104	298	937	1,768	4,798	1,167
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	794	1,591	1,217	613	484	797	833
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	539	¹ 327	459	458	578	952	592
Other income	286	¹ 320	372	221	220	¹ 485	¹ 193
Personal taxes (contains some imputed values)	12,245	976	4,947	16,357	17,000	13,153	3,247
Federal income taxes	9,383	139	3,332	12,880	13,164	10,055	2,256
State and local income taxes	2,810	808	1,584	3,442	3,735	3,059	932
Other taxes	52	¹ 29	¹ 31	35	101	¹ 40	¹ 60
Income after taxes	82,928	48,745	63,136	90,381	97,727	90,085	67,147
Addenda:							
Net change in total assets and liabilities	\$7,258	-\$2,953	-\$3,419	\$7,737	\$18,834	\$4,878	\$9,899
Net change in total assets	21,403	8,725	10,781	25,220	33,126	12,754	15,872
Net change in total liabilities	14,145	11,677	14,200	17,483	14,292	7,875	5,973
Other financial information:							
Other money receipts	858	¹ 10	122	691	977	¹ 3,486	¹ 100
Mortgage principal paid on owned property	-2,638	-611	-1,405	-2,988	-3,741	-2,790	-2,030
Estimated market value of owned home	202,439	48,910	107,156	231,088	271,652	231,317	189,175
Estimated monthly rental value of owned home	1,107	348	676	1,183	1,444	1,370	1,061
Gifts of goods and services, total	1,134	300	646	619	2,488	1,215	631
Food	83	¹ 18	81	45	120	185	¹ 25
Alcoholic beverages	10	(³)	¹ 5	14	11	19	(³)
Housing	184	¹ 88	155	140	254	248	245
Housekeeping supplies	23	¹ 6	11	29	24	28	¹ 39
Household textiles	19	(³)	(²)	12	133	14	(²)
Appliances and miscellaneous housewares	12	14	¹ 23	15	¹ 13	112	¹ 11
Major appliances	6	¹ 3	¹ 13	(³)	¹ 6	19	¹ 11
Small appliances and miscellaneous housewares	6	11	110	15	16	13	11
Miscellaneous household equipment	45	14	46	28	59	¹ 83	¹ 52

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 Survey, 2014-2015 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other housing	95	¹ 76	74	77	124	121	¹ 142
Apparel and services	351	¹ 126	203	177	873	147	235
Males, 2 and over	48	¹ 70	20	55	62	¹ 51	¹ 27
Females, 2 and over	67	¹ 26	47	44	120	¹ 34	¹ 159
Children under 2	53	¹ 28	75	¹ 58	¹ 37	¹ 55	¹ 15
Other apparel products and services	184	¹ 1	¹ 60	¹ 21	¹ 654	¹ 7	¹ 33
Jewelry and watches	165	¹ 1	¹ 45	¹ 2	¹ 625	(²)	¹ 16
All other apparel products and services ...	19	(³)	¹ 15	¹ 20	¹ 29	¹ 7	¹ 17
Transportation	116	9	100	85	137	280	37
Healthcare	9	(³)	¹ 2	¹ 5	¹ 17	¹ 26	¹ 3
Entertainment	86	¹ 39	61	84	102	150	¹ 48
Toys, games, arts and crafts, and tricycles	34	¹ 13	¹ 41	38	¹ 31	¹ 30	¹ 23
Other entertainment	52	¹ 26	20	46	71	120	¹ 25
Personal care products and services	8	(³)	¹ 7	7	11	¹ 7	¹ 5
Reading	5	(²)	¹ 2	5	5	¹ 11	¹ 10
Education	236	¹ 2	¹ 3	¹ 23	888	¹ 59	(³)
All other gifts	45	¹ 17	26	34	71	83	¹ 23

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, August, 2016