

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

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)	16,563	575	3,605	5,412	4,559	1,665	747
Consumer unit characteristics:							
Income before taxes	\$106,955	\$209,200	\$68,391	\$108,677	\$125,071	\$109,255	\$86,193
Income after taxes	91,246	148,199	63,739	92,313	105,061	94,867	80,043
Age of reference person	42.9	21.3	30.4	39.5	49.1	58.9	71.7
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	1.3	2.0	1.9	1.3	.7	.6
Adults 65 and older1	(¹)	(¹)	(¹)	(¹)	.2	1.5
Earners	2.0	2.2	1.6	1.8	2.3	2.4	1.8
Vehicles	2.4	1.9	1.9	2.2	2.9	2.8	2.7
Percent distribution:							
Reference person:							
Men	45	34	41	43	50	51	52
Women	55	66	59	57	50	49	48
Housing tenure:							
Homeowner	68	41	50	69	80	78	80
With mortgage	52	19	42	59	63	43	42
Without mortgage	16	22	8	11	17	35	37
Renter	32	59	50	31	20	22	20
Race of reference person:							
Black or African-American	12	18	16	10	9	15	14
White, Asian, and all other races	88	82	84	90	91	85	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino	20	32	25	20	17	15	11
Not Hispanic or Latino	80	68	75	80	83	85	89
Education of reference person:							
Elementary (1-8)	3	(²)	2	2	3	5	8
High school (9-12)	29	66	35	21	26	31	51
College	68	34	63	77	71	64	40
Never attended and other	(¹)	(²)	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	95	81	92	95	97	95	94
Average annual expenditures	\$76,536	\$57,772	\$58,442	\$78,382	\$92,604	\$80,050	\$62,433
Food	9,977	7,514	8,214	10,353	11,724	10,206	7,795
Food at home	5,654	4,678	4,945	5,637	6,401	5,857	5,643
Cereals and bakery products	767	592	661	774	856	785	889
Cereals and cereal products	270	222	228	283	292	235	413
Bakery products	496	370	433	492	564	550	476
Meats, poultry, fish, and eggs	1,252	1,156	1,092	1,203	1,470	1,300	1,178
Beef	325	323	289	309	380	328	302
Pork	225	165	185	203	289	241	245
Other meats	182	153	164	186	206	169	181
Poultry	273	277	249	268	320	273	146
Fish and seafood	167	151	135	155	188	211	233
Eggs	80	86	69	83	86	79	70
Dairy products	600	401	529	615	650	671	609
Fresh milk and cream	210	179	194	215	229	210	168
Other dairy products	390	223	335	400	422	461	442
Fruits and vegetables	1,086	922	923	1,114	1,229	1,105	1,026
Fresh fruits	407	365	333	409	490	400	342
Fresh vegetables	342	299	299	346	372	359	367
Processed fruits	152	96	132	164	169	139	144
Processed vegetables	186	161	158	196	198	208	173
Other food at home	1,948	1,606	1,740	1,930	2,197	1,996	1,941
Sugar and other sweets	191	151	155	185	231	207	193
Fats and oils	147	125	121	147	167	155	176
Miscellaneous foods	1,036	907	975	1,036	1,118	1,034	1,007
Nonalcoholic beverages	498	395	444	473	580	534	528
Food prepared by consumer unit on out-of-town trips	76	³ 28	45	88	101	66	³ 38

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, 2015-2016 — 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	4,324	2,836	3,269	4,716	5,323	4,349	2,152
Alcoholic beverages	498	170	400	563	595	505	226
Housing	24,535	16,288	20,612	26,760	27,369	23,692	18,830
Shelter	13,968	9,854	11,278	15,693	15,714	12,883	9,389
Owned dwellings	9,191	3,056	5,650	10,762	11,418	8,898	6,691
Mortgage interest and charges	5,062	1,595	3,596	6,317	5,941	3,850	3,034
Property taxes	2,642	903	1,331	2,702	3,645	3,386	2,097
Maintenance, repairs, insurance, other expenses	1,488	558	722	1,743	1,833	1,661	1,559
Rented dwellings	3,906	6,429	5,279	4,069	3,009	2,786	2,124
Other lodging	871	³ 70	349	862	1,287	1,199	575
Utilities, fuels, and public services	5,065	3,879	4,094	4,936	5,894	5,562	5,422
Natural gas	478	248	377	470	548	584	528
Electricity	1,848	1,551	1,547	1,802	2,074	2,022	2,100
Fuel oil and other fuels	102	³ 44	70	87	131	142	³ 145
Telephone services	1,909	1,524	1,535	1,856	2,272	2,043	1,870
Residential phone service, VOIP, and phone cards	339	187	171	327	418	490	547
Cellular phone service	1,569	1,338	1,365	1,529	1,854	1,552	1,323
Water and other public services	728	511	565	721	869	772	780
Household operations	2,321	787	2,728	3,180	1,769	1,180	1,225
Personal services	1,213	³ 242	1,953	1,936	474	³ 77	³ 189
Other household expenses	1,108	545	775	1,244	1,295	1,102	1,036
Housekeeping supplies	802	480	683	727	979	1,033	760
Laundry and cleaning supplies	213	121	187	184	256	284	262
Other household products	444	270	393	411	524	573	370
Postage and stationery	145	³ 89	103	132	199	176	127
Household furnishings and equipment	2,379	1,287	1,828	2,224	3,013	3,034	2,035
Household textiles	155	³ 35	136	139	195	178	³ 221
Furniture	655	460	505	652	811	633	657
Floor coverings	22	(¹)	13	17	31	35	³ 22
Major appliances	350	318	250	393	368	396	342
Small appliances, miscellaneous housewares	121	96	103	117	165	111	32
Miscellaneous household equipment	1,076	378	820	906	1,443	1,682	761
Apparel and services	3,126	1,875	2,542	3,333	4,201	2,266	1,447
Men and boys	701	431	646	755	792	717	254
Men, 16 and over	466	393	402	379	619	636	229
Boys, 2 to 15	235	38	245	376	172	81	25
Women and girls	1,048	503	841	898	1,655	848	663
Women, 16 and over	797	343	623	622	1,326	686	592
Girls, 2 to 15	252	160	217	276	329	162	72
Children under 2	165	³ 239	335	176	³ 21	³ 73	³ 162
Footwear	608	³ 531	391	683	883	346	³ 214
Other apparel products and services	604	170	329	820	851	282	154
Transportation	12,916	11,343	10,998	12,838	14,780	13,257	12,062
Vehicle purchases (net outlay)	5,523	5,534	4,988	5,425	6,061	5,447	5,682
Cars and trucks, new	2,488	³ 1,868	2,215	2,478	2,464	2,872	3,651
Cars and trucks, used	2,974	3,306	2,705	2,865	3,588	2,541	2,013
Other vehicles	61	³ 360	³ 67	³ 82	³ 9	³ 35	³ 18
Gasoline and motor oil	2,873	2,336	2,529	2,858	3,247	3,078	2,326
Other vehicle expenses	3,692	3,048	3,063	3,585	4,395	3,797	3,729
Vehicle finance charges	353	238	366	376	336	380	248
Maintenance and repairs	1,104	801	752	1,002	1,498	1,252	1,103
Vehicle insurance	1,387	³ 1,637	1,250	1,149	1,701	³ 1,357	³ 1,915
Vehicle rental, leases, licenses, and other charges	849	373	696	1,058	860	808	463
Public and other transportation	828	425	417	970	1,078	935	326
Healthcare	5,101	2,368	3,410	4,938	6,187	6,610	6,597
Health insurance	3,509	1,523	2,395	3,470	4,253	4,108	4,825
Medical services	1,036	557	694	944	1,227	1,767	926
Drugs	411	219	226	370	530	562	718
Medical supplies	145	³ 68	95	154	177	172	128
Entertainment	3,750	1,808	2,805	3,924	4,463	4,445	2,925
Fees and admissions	1,125	332	617	1,382	1,559	773	488
Audio and visual equipment and services	1,283	1,041	1,160	1,330	1,362	1,301	1,173

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, 2015-2016 — 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	876	328	613	702	1,035	1,814	1,043
Pets	639	251	290	441	817	1,671	969
Toys, hobbies, and playground equipment	237	³ 77	323	261	218	142	³ 74
Other entertainment supplies, equipment, and services	466	³ 107	416	511	508	556	³ 221
Personal care products and services	877	592	595	915	1,115	936	721
Reading	120	³ 90	67	104	167	167	158
Education	2,100	2,232	516	1,645	4,135	2,041	670
Tobacco products and smoking supplies	411	722	380	330	413	444	822
Miscellaneous	1,198	238	489	1,287	1,736	1,345	1,155
Cash contributions	1,657	3,555	923	1,569	2,190	1,409	1,682
Personal insurance and pensions	10,268	8,978	6,491	9,823	13,527	12,729	7,342
Life and other personal insurance	405	³ 58	188	377	485	884	374
Pensions and Social Security	9,863	8,920	6,304	9,447	13,043	11,844	6,968
Sources of income and personal taxes:							
Money income before taxes	\$106,955	\$209,200	\$68,391	\$108,677	\$125,071	\$109,255	\$86,193
Wages and salaries	89,292	49,495	62,590	98,096	111,345	86,219	57,256
Self-employment income	12,013	³ 156,157	2,902	7,037	9,353	9,967	1,877
Social Security, private and government retirement	3,103	³ 931	530	1,042	2,298	8,770	24,402
Interest, dividends, rental income, other property income	978	³ 118	324	1,192	947	2,001	1,164
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	764	1,718	1,297	505	464	967	715
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	527	³ 285	348	622	454	809	706
Other income	278	³ 495	399	184	210	³ 523	³ 73
Personal taxes (contains some imputed values)	15,709	61,001	4,653	16,365	20,010	14,388	6,150
Federal income taxes	12,538	60,187	3,058	12,773	15,548	11,144	4,658
State and local income taxes	3,065	784	1,571	3,530	4,227	3,128	1,433
Other taxes	106	³ 30	³ 23	62	235	³ 116	³ 59
Income after taxes	91,246	148,199	63,739	92,313	105,061	94,867	80,043
Addenda:							
Net change in total assets and liabilities	\$7,377	-\$1,682	-\$3,246	\$8,613	\$12,786	\$13,961	\$8,983
Net change in total assets	20,817	4,929	12,737	24,777	24,042	24,712	14,989
Net change in total liabilities	13,440	6,611	15,984	16,164	11,257	10,751	6,006
Other financial information:							
Other money receipts	602	³ 7	208	659	615	³ 1,630	³ 172
Mortgage principal paid on owned property	-2,723	-820	-1,293	-2,816	-4,082	-2,805	-1,949
Estimated market value of owned home	212,176	73,484	107,167	222,256	283,582	251,328	229,554
Estimated monthly rental value of owned home	1,186	472	702	1,221	1,512	1,437	1,257
Gifts of goods and services, total	1,209	1,580	635	679	2,363	1,356	456
Food	68	³ 2	90	33	96	101	³ 10
Alcoholic beverages	7	³ 1	³ 8	8	5	³ 17	(¹)
Housing	201	³ 59	137	160	261	343	251
Housekeeping supplies	25	³ 7	15	23	39	29	³ 24
Household textiles	³ 14	(²)	(²)	³ 13	³ 36	³ 7	(²)
Appliances and miscellaneous housewares	11	(¹)	³ 8	³ 8	³ 11	³ 19	³ 33
Major appliances	6	(²)	³ 4	³ 4	³ 4	³ 8	³ 33
Small appliances and miscellaneous housewares	5	(¹)	³ 4	³ 4	³ 7	³ 11	(¹)
Miscellaneous household equipment	42	³ 2	68	19	37	³ 89	³ 39

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, 2015-2016 — 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	108	³ 50	45	97	138	199	155
Apparel and services	347	³ 107	208	201	814	151	³ 99
Males, 2 and over	45	³ 4	30	50	56	³ 58	³ 17
Females, 2 and over	61	³ 9	41	50	109	³ 39	³ 59
Children under 2	45	³ 22	61	62	³ 18	³ 45	³ 1
Other apparel products and services	197	³ 73	³ 77	³ 38	³ 631	³ 10	³ 21
Jewelry and watches	169	³ 1	³ 48	³ 1	³ 611	(¹)	³ 21
All other apparel products and services ...	28	³ 71	³ 29	³ 37	³ 21	³ 9	(²)
Transportation	131	898	100	84	84	261	³ 5
Healthcare	10	(²)	³ 2	³ 7	³ 18	³ 22	³ 5
Entertainment	78	³ 23	³ 66	77	104	78	³ 43
Toys, games, arts and crafts, and tricycles	39	³ 1	³ 47	³ 40	³ 47	³ 22	³ 23
Other entertainment	39	³ 23	19	38	57	56	³ 20
Personal care products and services	6	(²)	³ 2	6	13	³ 8	³ 5
Reading	3	³ 3	³ 1	4	4	³ 8	(²)
Education	303	³ 475	³ 3	52	880	³ 268	(²)
All other gifts	53	³ 13	19	48	83	98	³ 8

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, September, 2017