

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	42,896	1,722	5,571	4,086	6,750	10,852	13,914	8,728	5,186
Consumer unit characteristics:									
Income before taxes	\$76,460	\$41,850	\$79,033	\$80,323	\$98,296	\$84,902	\$61,399	\$69,746	\$47,352
Income after taxes	65,629	38,487	67,183	67,228	81,376	71,466	55,704	62,230	44,721
Age of reference person	55.1	22.0	29.1	39.5	50.2	59.5	73.1	68.8	80.3
Average number in consumer unit:									
People	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.1	.1	.3	.1	(¹)	(¹)	(¹)	(¹)
Adults 65 and older6	(¹)	(¹)	(¹)	.1	.2	1.7	1.7	1.8
Earners	1.2	1.7	1.7	1.5	1.6	1.3	.6	.7	.3
Vehicles	2.1	1.5	1.8	1.7	2.3	2.4	2.2	2.3	1.9
Percent distribution:									
Reference person:									
Men	50	44	55	47	42	47	57	56	58
Women	50	56	45	53	58	53	43	44	42
Housing tenure:									
Homeowner	72	16	38	52	73	84	89	89	89
With mortgage	35	11	33	40	49	43	25	31	15
Without mortgage	37	5	6	11	24	41	64	58	74
Renter	28	84	62	48	27	16	11	11	11
Race of reference person:									
Black or African-American	11	13	12	17	14	10	7	6	7
White, Asian, and all other races	89	87	88	83	86	90	93	94	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	9	17	12	16	10	8	5	5	5
Not Hispanic or Latino	91	83	88	84	90	92	95	95	95
Education of reference person:									
Elementary (1-8)	2	1	1	1	2	2	4	3	5
High school (9-12)	31	37	16	31	33	33	34	30	42
College	66	62	83	68	65	64	61	67	52
Never attended and other	(¹)	(²)	(¹)	(¹)	(¹)	(¹)	1	1	1
At least one vehicle owned or leased	92	82	90	87	94	94	94	95	92
Average annual expenditures	\$59,729	\$39,712	\$55,676	\$59,351	\$67,878	\$64,403	\$56,483	\$61,328	\$48,360
Food	7,248	5,666	6,590	7,631	7,481	7,778	7,113	7,532	6,417
Food at home	4,021	2,770	3,120	3,858	3,995	4,507	4,272	4,474	3,938
Cereals and bakery products	505	383	409	476	441	550	568	581	547
Cereals and cereal products	154	147	150	168	133	163	156	165	140
Bakery products	350	236	259	308	308	387	412	416	406
Meats, poultry, fish, and eggs	893	654	628	870	968	1,016	916	999	777
Beef	261	190	142	251	335	292	265	293	220
Pork	171	135	114	149	159	200	190	212	154
Other meats	116	78	83	106	113	143	120	133	99
Poultry	154	145	152	160	155	171	140	147	129
Fish and seafood	133	60	89	147	146	150	138	151	117
Eggs	58	46	47	58	60	60	61	63	58
Dairy products	405	275	333	362	403	444	438	453	413
Fresh milk and cream	128	88	106	128	124	139	137	137	137
Other dairy products	277	187	227	235	279	304	302	317	276
Fruits and vegetables	772	468	616	775	700	844	861	869	849
Fresh fruits	278	160	215	262	237	307	326	325	327
Fresh vegetables	260	147	214	277	243	288	277	287	261
Processed fruits	102	70	85	99	92	108	116	109	129
Processed vegetables	131	91	102	136	128	141	142	147	132
Other food at home	1,447	991	1,134	1,375	1,482	1,653	1,489	1,571	1,352
Sugar and other sweets	153	88	115	124	138	175	177	182	167
Fats and oils	113	85	84	99	107	130	122	124	120
Miscellaneous foods	725	503	596	736	735	838	717	755	652
Nonalcoholic beverages	390	301	296	376	429	428	399	413	378
Food prepared by consumer unit on out-of-town trips	66	13	43	40	73	82	74	97	35

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Food away from home	3,227	2,896	3,471	3,774	3,487	3,271	2,841	3,058	2,479
Alcoholic beverages	628	404	718	806	694	667	506	543	445
Housing	19,122	14,405	19,396	20,193	20,994	19,413	18,186	19,352	16,229
Shelter	11,013	9,272	12,856	12,513	12,329	10,751	9,617	10,282	8,498
Owned dwellings	6,752	1,196	4,826	6,561	8,107	7,753	6,828	7,412	5,846
Mortgage interest and charges	2,666	693	2,952	3,656	4,034	2,966	1,608	1,988	970
Property taxes	2,228	289	1,149	1,599	2,294	2,629	2,740	2,943	2,398
Maintenance, repairs, insurance, other expenses	1,857	214	725	1,305	1,779	2,157	2,480	2,482	2,477
Rented dwellings	3,158	7,851	7,409	5,292	3,040	1,775	1,385	1,214	1,672
Other lodging	1,104	225	621	660	1,182	1,223	1,404	1,657	980
Utilities, fuels, and public services	4,037	2,468	3,145	3,694	4,381	4,392	4,245	4,367	4,040
Natural gas	395	177	272	352	399	445	443	445	440
Electricity	1,525	925	1,153	1,352	1,633	1,652	1,648	1,670	1,610
Fuel oil and other fuels	129	³ 41	70	79	128	133	177	175	179
Telephone services	1,407	1,054	1,259	1,442	1,563	1,540	1,321	1,433	1,132
Residential phone service, VOIP, and phone cards	365	79	81	202	344	413	536	515	572
Cellular phone service	1,042	975	1,178	1,239	1,219	1,127	784	918	560
Water and other public services	581	271	391	469	659	623	657	645	678
Household operations	1,154	571	971	1,149	1,070	1,111	1,376	1,340	1,436
Personal services	116	³ 120	206	276	69	³ 30	122	³ 44	³ 253
Other household expenses	1,039	451	765	873	1,001	1,081	1,254	1,296	1,183
Housekeeping supplies	743	298	490	594	768	819	896	955	800
Laundry and cleaning supplies	160	90	99	149	178	179	176	187	156
Other household products	425	142	259	346	438	463	527	562	469
Postage and stationery	159	65	132	99	152	177	194	205	175
Household furnishings and equipment	2,174	1,796	1,934	2,243	2,446	2,339	2,051	2,407	1,456
Household textiles	118	68	97	81	152	128	123	141	93
Furniture	576	596	653	733	646	579	460	536	331
Floor coverings	24	17	19	34	24	17	30	40	14
Major appliances	338	233	257	300	335	416	334	356	298
Small appliances, miscellaneous housewares	144	125	125	160	153	174	122	140	91
Miscellaneous household equipment	973	758	783	935	1,135	1,025	982	1,194	628
Apparel and services	1,613	1,140	1,759	2,013	1,868	1,684	1,319	1,490	1,037
Men and boys	367	235	441	401	420	413	282	308	238
Men, 16 and over	325	212	389	330	388	364	250	269	217
Boys, 2 to 15	42	³ 23	52	71	32	49	32	39	20
Women and girls	639	377	621	760	816	651	555	634	424
Women, 16 and over	596	364	587	665	766	608	520	591	404
Girls, 2 to 15	44	³ 13	34	96	50	42	34	44	19
Children under 2	35	³ 33	³ 27	³ 23	78	31	26	36	³ 8
Footwear	317	333	316	462	307	352	246	288	177
Other apparel products and services	255	163	354	367	247	237	211	223	191
Transportation	9,884	7,965	9,405	9,738	10,860	10,991	9,049	10,248	7,035
Vehicle purchases (net outlay)	4,066	4,069	4,040	4,061	4,281	4,488	3,645	4,106	2,869
Cars and trucks, new	2,081	³ 968	1,512	1,647	1,971	2,536	2,271	2,574	1,760
Cars and trucks, used	1,930	2,977	2,479	2,388	2,200	1,894	1,344	1,490	1,099
Other vehicles	55	³ 124	³ 50	³ 26	³ 110	³ 58	³ 30	³ 42	³ 9
Gasoline and motor oil	2,006	1,697	2,010	2,037	2,336	2,182	1,737	1,937	1,400
Other vehicle expenses	3,045	1,830	2,523	2,820	3,552	3,503	2,897	3,367	2,112
Vehicle finance charges	219	193	270	276	291	243	131	167	70
Maintenance and repairs	906	648	766	733	942	1,057	910	1,020	726
Vehicle insurance	1,209	³ 586	718	1,167	1,482	1,442	1,209	1,434	835
Vehicle rental, leases, licenses, and other charges	711	403	770	645	836	760	647	745	481
Public and other transportation	767	369	832	820	691	818	770	838	654
Healthcare	5,583	1,204	2,900	3,305	4,830	6,222	7,744	7,572	8,035
Health insurance	3,821	847	1,938	2,385	3,224	4,225	5,339	5,284	5,431
Medical services	962	202	632	556	912	1,084	1,236	1,146	1,386
Drugs	609	95	240	263	531	716	883	875	897
Medical supplies	192	61	90	101	163	196	287	267	320
Entertainment	3,300	1,970	3,021	3,333	3,520	3,651	3,193	3,721	2,309
Fees and admissions	687	325	683	585	711	667	772	912	537
Audio and visual equipment and services	1,167	816	1,032	1,144	1,262	1,213	1,186	1,237	1,099

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Pets, toys, hobbies, and playground equipment	847	380	814	1,086	930	963	723	886	454
Pets	708	307	713	952	737	820	586	705	388
Toys, hobbies, and playground equipment	139	³ 73	101	134	193	143	137	180	65
Other entertainment supplies, equipment, and services	599	448	492	518	617	807	512	687	220
Personal care products and services	758	491	699	747	798	804	767	807	699
Reading	146	43	91	95	107	143	221	206	245
Education	1,114	1,850	1,753	1,275	1,989	950	425	553	211
Tobacco products and smoking supplies	329	286	295	434	506	389	183	231	103
Miscellaneous	943	368	698	1,162	1,129	914	983	1,113	764
Cash contributions	2,221	464	841	1,328	2,491	2,521	2,890	2,946	2,794
Personal insurance and pensions	6,839	3,458	7,510	7,291	10,610	8,278	3,904	5,013	2,036
Life and other personal insurance	397	56	124	173	512	488	486	548	384
Pensions and Social Security	6,442	3,402	7,386	7,118	10,097	7,790	3,417	4,466	1,653
Sources of income and personal taxes:									
Money income before taxes	\$76,460	\$41,850	\$79,033	\$80,323	\$98,296	\$84,902	\$61,399	\$69,746	\$47,352
Wages and salaries	54,715	39,171	74,480	74,146	83,171	64,954	21,228	29,148	7,900
Self-employment income	5,192	985	2,849	3,365	8,122	6,695	4,594	5,955	2,304
Social Security, private and government retirement	12,756	³ 93	467	1,218	2,931	9,469	29,961	28,861	31,813
Interest, dividends, rental income, other property income	2,804	353	239	568	2,895	2,705	4,825	5,036	4,469
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	348	318	247	460	488	435	224	182	296
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	389	³ 152	340	409	453	424	372	358	398
Other income	255	778	412	157	236	221	193	206	172
Personal taxes (contains some imputed values)	10,831	3,363	11,850	13,095	16,921	13,437	5,695	7,516	2,631
Federal income taxes	8,684	2,507	9,241	10,401	13,831	10,742	4,620	6,037	2,235
State and local income taxes	2,068	830	2,549	2,664	2,996	2,590	997	1,385	344
Other taxes	78	³ 25	59	31	94	104	78	93	51
Income after taxes	65,629	38,487	67,183	67,228	81,376	71,466	55,704	62,230	44,721
Addenda:									
Net change in total assets and liabilities	\$9,472	\$2,401	\$1,522	\$3,362	\$17,633	\$11,640	\$9,675	\$9,353	\$10,218
Net change in total assets	16,668	15,771	22,705	16,553	23,382	16,544	11,235	11,877	10,153
Net change in total liabilities	7,196	13,371	21,183	13,191	5,750	4,903	1,560	2,524	-64
Other financial information:									
Other money receipts	780	³ 110	318	1,490	299	981	916	1,313	248
Mortgage principal paid on owned property	-1,933	-234	-1,055	-1,531	-2,529	-2,525	-1,860	-1,873	-1,839
Estimated market value of owned home	197,924	25,612	88,863	118,903	196,587	228,306	263,075	272,848	246,626
Estimated monthly rental value of owned home	1,104	188	581	778	1,122	1,268	1,386	1,439	1,297
Gifts of goods and services, total	1,568	519	525	1,132	2,699	2,123	1,266	1,534	819
Food	111	38	42	69	167	172	86	95	71
Alcoholic beverages	17	³ 10	8	34	14	21	15	15	13
Housing	326	144	179	284	412	444	287	313	245
Housekeeping supplies	38	³ 9	19	9	50	54	41	45	33
Household textiles	15	³ 13	³ 9	³ 4	³ 10	26	14	³ 16	³ 9
Appliances and miscellaneous housewares	37	³ 14	³ 18	³ 31	37	65	27	26	28
Major appliances	14	(²)	³ 1	³ 12	17	22	15	14	16
Small appliances and miscellaneous housewares	23	³ 14	³ 17	³ 19	19	44	12	12	³ 11
Miscellaneous household equipment	62	³ 31	52	60	68	83	49	61	30

See footnotes at end of table.

Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016 — Continued

Item	Total two people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other housing	175	77	82	179	247	215	157	164	145
Apparel and services	246	210	107	327	322	291	213	261	134
Males, 2 and over	71	³ 39	37	67	87	101	59	73	36
Females, 2 and over	86	³ 73	26	115	122	95	81	97	54
Children under 2	33	³ 26	³ 21	³ 17	78	30	26	36	³ 8
Other apparel products and services	56	³ 71	³ 23	127	35	65	47	55	³ 35
Jewelry and watches	10	34	38	³ 3	³ 9	11	12	14	³ 7
All other apparel products and services ...	46	³ 67	³ 15	124	26	55	36	40	³ 28
Transportation	159	22	29	68	265	253	128	183	37
Healthcare	31	³ 5	³ 3	³ 16	43	61	19	³ 16	³ 24
Entertainment	135	³ 72	115	131	150	177	112	148	53
Toys, games, arts and crafts, and tricycles	51	³ 15	³ 23	³ 46	81	61	48	64	³ 21
Other entertainment	84	³ 57	91	85	70	116	65	84	33
Personal care products and services	19	³ 9	8	29	36	20	12	15	7
Reading	8	(²)	4	9	8	8	10	12	6
Education	388	³ 2	³ 6	100	1,046	509	258	317	159
All other gifts	129	7	23	63	236	166	126	159	69

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