

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

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).....	16,751	574	3,348	5,646	4,219	2,030	933
Consumer unit characteristics:							
Income before taxes	\$116,381	\$60,128	\$81,494	\$120,155	\$144,139	\$140,362	\$75,644
Income after taxes	100,947	58,997	75,268	104,030	121,417	118,026	70,516
Age of reference person	43.7	22.2	30.6	39.7	49.0	58.9	70.4
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	1.4	.8	.7
Adults 65 and older.....	.1	1.1	(²)	(²)	(²)	.1	1.3
Earners	2.0	2.0	1.7	1.9	2.3	2.5	1.8
Vehicles	2.4	2.0	2.2	2.2	2.7	3.0	2.4
Percent distribution:							
Reference person:							
Men	49	44	42	47	52	60	46
Women.....	51	56	58	53	48	40	54
Housing tenure:							
Homeowner.....	71	31	53	72	82	85	82
With mortgage	57	15	46	60	67	63	41
Without mortgage	15	16	8	12	15	22	41
Renter	29	69	47	28	18	15	18
Race of reference person:							
Black or African-American	14	20	14	14	10	17	22
White, Asian, and all other races.....	86	80	86	86	90	83	78
Hispanic or Latino origin of reference person:							
Hispanic or Latino	20	36	23	22	18	13	17
Not Hispanic or Latino	80	64	77	78	82	87	83
Education of reference person:							
Elementary (1-8)	3	(³)	3	3	4	4	6
High school (9-12)	27	48	33	24	19	25	41
College.....	70	52	64	72	77	72	52
Never attended and other.....	(²)	(³)	(³)	1	(²)	(²)	1
At least one vehicle owned or leased	95	86	95	95	96	95	91
Average annual expenditures	\$83,353	\$51,433	\$66,933	\$84,261	\$98,241	\$97,819	\$60,798
Food	11,002	7,289	8,793	11,229	13,216	11,754	9,976
Food at home.....	6,286	4,492	5,061	6,526	7,107	6,969	6,278
Cereals and bakery products	839	643	615	869	996	930	822
Cereals and cereal products	273	255	202	280	306	309	313
Bakery products	566	388	413	589	690	621	509
Meats, poultry, fish, and eggs	1,359	960	1,154	1,371	1,438	1,676	1,512
Beef	362	216	294	376	374	445	497
Pork	240	200	224	238	258	230	321
Other meats.....	182	92	137	187	216	218	184
Poultry	278	214	263	285	283	314	258
Fish and seafood.....	211	169	162	200	215	368	164
Eggs	86	69	75	85	92	101	89
Dairy products	622	484	442	672	709	685	650
Fresh milk and cream.....	204	150	147	227	226	229	184
Other dairy products.....	418	334	295	445	482	456	466
Fruits and vegetables	1,210	971	1,028	1,224	1,406	1,274	1,004
Fresh fruits.....	455	318	409	453	547	474	285
Fresh vegetables.....	399	357	312	399	466	442	392
Processed fruits.....	162	132	146	167	173	156	182
Processed vegetables	194	164	161	205	220	202	146
Other food at home.....	2,257	1,434	1,822	2,390	2,558	2,404	2,289
Sugar and other sweets	208	114	135	222	246	241	276
Fats and oils	156	110	117	157	182	192	163
Miscellaneous foods.....	1,223	781	1,057	1,301	1,356	1,221	1,223
Nonalcoholic beverages.....	598	410	460	639	669	676	600

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, 2018-2019 — 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 prepared by consumer unit on out-of-town trips.....	72	¹ 19	53	72	105	73	¹ 27
Food away from home.....	4,716	2,797	3,732	4,702	6,110	4,785	3,698
Alcoholic beverages.....	568	162	353	602	759	717	402
Housing.....	25,919	16,529	22,362	27,490	29,263	26,837	18,388
Shelter.....	14,631	9,193	12,503	15,240	16,860	15,809	9,290
Owned dwellings.....	9,689	1,811	6,071	10,129	12,648	12,196	6,022
Mortgage interest and charges.....	4,921	¹ 704	3,402	5,412	6,307	5,717	1,993
Property taxes.....	3,043	559	1,552	3,035	4,104	4,539	1,916
Maintenance, repairs, insurance, other expenses.....	1,725	548	1,117	1,683	2,236	1,941	2,112
Rented dwellings.....	3,913	7,059	5,885	4,137	2,684	2,198	2,822
Other lodging.....	1,030	¹ 323	547	974	1,528	1,415	446
Utilities, fuels, and public services.....	5,160	4,031	4,269	4,990	5,809	6,075	5,161
Natural gas.....	534	237	370	523	653	692	482
Electricity.....	1,786	1,466	1,535	1,753	1,879	2,100	1,980
Fuel oil and other fuels.....	113	¹ 15	95	101	137	148	¹ 125
Telephone services.....	1,894	1,740	1,588	1,814	2,182	2,163	1,690
Residential phone service, VOIP, and phone cards.....	182	¹ 115	79	134	249	308	308
Cellular phone service.....	1,712	1,625	1,509	1,681	1,932	1,855	1,382
Water and other public services.....	834	573	681	798	959	972	885
Household operations.....	2,765	1,558	3,139	3,691	2,238	1,752	1,156
Personal services.....	1,495	¹ 935	2,198	2,450	664	¹ 206	¹ 100
Other household expenses.....	1,270	623	941	1,242	1,574	1,547	1,056
Housekeeping supplies.....	870	310	665	883	1,127	881	983
Laundry and cleaning supplies.....	244	136	197	256	270	293	235
Other household products.....	497	131	365	485	682	503	616
Postage and stationery.....	129	¹ 43	102	141	175	85	131
Household furnishings and equipment.....	2,491	1,436	1,786	2,686	3,228	2,320	1,798
Household textiles.....	128	¹ 44	79	145	158	166	74
Furniture.....	628	334	474	803	606	558	542
Floor coverings.....	27	¹ 21	15	33	33	21	¹ 22
Major appliances.....	456	547	363	474	466	586	306
Small appliances, miscellaneous housewares.....	136	120	117	126	159	147	159
Miscellaneous household equipment.....	1,117	371	738	1,104	1,807	842	694
Apparel and services.....	2,963	1,734	3,052	3,007	3,430	2,500	2,127
Men and boys.....	702	315	720	751	802	515	589
Men, 16 and over.....	444	¹ 222	448	414	542	400	452
Boys, 2 to 15.....	258	93	273	337	260	116	137
Women and girls.....	1,192	705	995	1,202	1,550	1,143	737
Women, 16 and over.....	866	563	663	862	1,129	947	550
Girls, 2 to 15.....	326	142	332	340	421	196	187
Children under 2.....	155	¹ 164	316	133	¹ 53	¹ 104	¹ 223
Footwear.....	649	415	727	691	676	498	¹ 446
Other apparel products and services.....	265	135	294	229	348	239	133
Transportation.....	15,228	10,728	13,888	15,072	15,875	19,542	11,475
Vehicle purchases (net outlay).....	6,598	3,782	6,654	6,947	5,747	8,975	¹ 4,703
Cars and trucks, new.....	2,687	¹ 466	2,126	3,210	2,785	3,012	¹ 1,749
Cars and trucks, used.....	3,759	3,111	4,362	3,550	2,874	5,761	2,905
Other vehicles.....	153	¹ 205	¹ 166	¹ 187	¹ 89	¹ 203	¹ 48
Gasoline, other fuels, and motor oil.....	3,022	2,669	2,824	2,892	3,311	3,405	2,608
Other vehicle expenses.....	4,615	3,863	3,877	4,292	5,458	5,635	3,675
Vehicle finance charges.....	366	271	421	363	380	335	251
Maintenance and repairs.....	1,134	964	1,006	1,090	1,256	1,373	926
Vehicle rental, leases, licenses, and other charges.....	1,087	603	820	994	1,465	1,390	538
Vehicle insurance.....	2,028	2,026	1,630	1,845	2,357	2,538	1,960
Public and other transportation.....	992	414	533	941	1,359	1,528	490
Healthcare.....	5,788	2,912	4,165	5,655	6,456	7,950	6,515
Health insurance.....	3,980	2,043	3,042	3,904	4,320	5,147	4,920
Medical services.....	1,184	471	740	1,205	1,366	1,924	663
Drugs.....	440	301	279	387	531	622	663
Medical supplies.....	183	¹ 98	105	158	238	257	270
Entertainment.....	3,865	1,734	2,737	4,174	4,971	3,778	2,728
Fees and admissions.....	1,409	346	648	1,682	2,091	1,159	727
Audio and visual equipment and services.....	1,159	776	950	1,072	1,397	1,316	1,240
Pets, toys, hobbies, and playground equipment.....	874	399	719	1,013	884	1,016	662
Pets.....	596	264	448	601	687	815	568

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, 2018-2019 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Toys, hobbies, and playground equipment	277	¹ 134	272	411	197	¹ 201	¹ 93
Other entertainment supplies, equipment, and services	424	¹ 213	420	408	599	287	¹ 99
Personal care products and services	1,024	580	740	1,091	1,277	1,067	786
Reading	102	¹ 67	67	101	141	117	69
Education	2,212	2,606	938	1,272	3,074	5,671	821
Tobacco products and smoking supplies	376	392	464	335	274	450	614
Miscellaneous	1,128	322	671	1,135	1,493	1,545	735
Cash contributions	1,886	982	894	1,689	2,934	2,663	767
Personal insurance and pensions.....	11,293	5,397	7,807	11,411	15,077	13,227	5,394
Life and other personal insurance	670	¹ 241	310	603	776	1,328	715
Pensions and Social Security	10,623	5,156	7,497	10,807	14,301	11,900	4,679
Sources of income and personal taxes:							
Money income before taxes.....	\$116,381	\$60,128	\$81,494	\$120,155	\$144,139	\$140,362	\$75,644
Wages and salaries	103,921	52,330	74,438	109,900	130,412	122,150	45,819
Self-employment income	7,514	¹ 4,801	4,263	7,921	9,404	8,998	6,602
Social Security, private and government retirement	2,547	¹ 1,402	806	539	1,342	5,410	20,869
Interest, dividends, rental income, other property income	1,168	¹ 13	435	850	1,912	2,159	916
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	529	¹ 659	822	429	322	595	799
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	444	¹ 140	548	246	504	¹ 706	¹ 622
Other income	258	¹ 782	181	271	242	344	¹ 16
Personal taxes (contains some imputed values).....	15,434	1,131	6,226	16,125	22,722	22,337	5,128
Federal income taxes	11,670	423	4,160	12,204	17,520	17,135	3,962
State and local income taxes.....	3,693	696	1,991	3,874	5,097	5,103	1,138
Other taxes	71	¹ 12	76	47	105	¹ 99	¹ 28
Income after taxes	100,947	58,997	75,268	104,030	121,417	118,026	70,516
Addenda:							
Net change in total assets and liabilities.....	\$11,829	\$1,152	\$10,002	\$8,937	\$28,567	-\$2,120	-\$2,894
Net change in total assets	33,500	7,477	41,931	34,457	45,295	13,071	4,552
Net change in total liabilities	21,670	6,324	31,929	25,520	16,728	15,190	7,445
Other financial information:							
Other money receipts	741	¹ 146	795	941	¹ 367	¹ 720	¹ 1,437
Mortgage principal paid on owned property	-3,596	¹ 424	-1,955	-3,663	-5,067	-4,702	-1,979
Estimated market value of owned home	259,073	58,569	134,156	246,865	355,751	368,909	228,457
Estimated monthly rental value of owned home	1,379	372	828	1,386	1,772	1,826	1,189
Gifts of goods and services, total.....	1,054	431	656	911	1,509	1,487	888
Food	65	¹ 21	48	43	129	48	¹ 47
Alcoholic beverages.....	13	¹ 3	¹ 2	11	32	17	(²)
Housing	200	189	165	165	306	182	¹ 158
Housekeeping supplies	32	¹ 4	15	24	66	¹ 17	¹ 71
Household textiles	11	(³)	¹ 2	¹ 23	¹ 6	¹ 11	¹ 3
Appliances and miscellaneous housewares	21	(³)	¹ 21	25	¹ 19	¹ 28	(³)
Major appliances	4	(³)	¹ 3	6	17	(³)	(³)
Small appliances and miscellaneous housewares	16	(³)	¹ 18	¹ 19	¹ 12	¹ 28	(³)
Miscellaneous household equipment	33	¹ 7	12	23	59	41	¹ 65
Other housing	103	¹ 178	115	69	156	¹ 84	¹ 19
Apparel and services	315	¹ 149	248	427	261	247	443
Males, 2 and over	51	¹ 61	36	29	68	42	¹ 219
Females, 2 and over	152	¹ 43	118	234	127	96	¹ 95
Children under 2	45	¹ 21	¹ 30	¹ 46	¹ 29	¹ 93	¹ 112
Other apparel products and services	67	¹ 23	¹ 65	¹ 119	¹ 38	¹ 16	¹ 17
Jewelry and watches.....	14	¹ 4	¹ 1	¹ 3	¹ 6	¹ 9	(²)
All other apparel products and services.....	63	¹ 19	¹ 64	¹ 116	¹ 32	¹ 7	¹ 16
Transportation.....	94	35	28	99	167	94	15
Healthcare.....	38	¹ 1	¹ 3	¹ 18	¹ 7	¹ 237	¹ 13

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, 2018-2019 — Continued

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Entertainment.....	84	¹ 10	62	97	81	116	¹ 92
Toys, games, arts and crafts, and tricycles.....	53	¹ 9	¹ 41	76	¹ 46	¹ 48	¹ 43
Other entertainment.....	31	¹ 1	21	21	35	68	¹ 49
Personal care products and services	15	¹ 10	34	¹ 3	22	¹ 3	¹ 7
Reading.....	2	¹ 5	¹ 1	¹ 1	¹ 2	¹ 6	¹ 11
Education	173	¹ 1	¹ 6	¹ 10	422	¹ 512	¹ 3
All other gifts	54	¹ 9	59	35	82	36	100

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, 2020