

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

Item	Total four persons	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) .....	16,362	687	3,676	5,609	4,353	1,485	551
Consumer unit characteristics:							
Income before taxes .....	\$87,950	\$45,172	\$61,789	\$97,517	\$103,984	\$96,835	\$67,840
Income after taxes .....	85,747	45,829	61,646	94,815	100,043	94,398	67,782
Age of reference person .....	42.0	21.8	30.0	39.5	48.8	58.5	73.1
Average number in consumer unit:							
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.6	1.5	1.9	1.8	1.3	.7	.5
Persons 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1	1.5
Earners .....	1.9	1.8	1.7	1.8	2.1	2.2	1.5
Vehicles .....	2.4	1.7	2.0	2.4	2.9	2.8	2.1
Percent distribution:							
Sex of reference person:							
Male .....	46	33	38	48	50	56	39
Female .....	54	67	62	52	50	44	61
Housing tenure:							
Homeowner .....	71	33	53	75	82	84	83
With mortgage .....	59	19	46	67	67	63	38
Without mortgage .....	12	13	7	8	15	21	44
Renter .....	29	67	47	25	18	16	17
Race of reference person:							
Black or African-American .....	12	16	14	11	10	11	28
White, Asian, and all other races .....	88	84	86	89	90	89	72
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	19	34	24	17	14	16	21
Not Hispanic or Latino .....	81	66	76	83	86	84	79
Education of reference person:							
Elementary (1-8) .....	4	4	3	3	3	8	13
High school (9-12) .....	34	63	36	28	31	37	61
College .....	62	33	61	69	66	55	26
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	82	92	95	97	94	83
Average annual expenditures .....	\$64,438	\$43,581	\$51,467	\$67,685	\$76,596	\$63,686	\$50,048
Food .....	8,881	6,546	6,985	9,351	10,495	8,610	7,758
Food at home .....	5,316	3,944	4,384	5,400	6,216	5,394	5,387
Cereals and bakery products .....	769	578	610	809	881	782	778
Cereals and cereal products .....	257	180	224	263	297	254	210
Bakery products .....	512	398	386	546	584	528	569
Meats, poultry, fish, and eggs .....	1,165	819	949	1,127	1,410	1,244	1,443
Beef .....	307	241	238	286	373	379	392
Pork .....	218	182	183	210	244	228	373
Other meats .....	192	102	151	207	222	182	241
Poultry .....	221	143	192	210	276	215	228
Fish and seafood .....	163	94	134	149	219	177	142
Eggs .....	64	59	50	65	74	64	68
Dairy products .....	564	393	480	567	688	497	549
Fresh milk and cream .....	216	168	193	224	250	168	194
Other dairy products .....	349	226	286	343	438	330	355
Fruits and vegetables .....	974	739	818	979	1,123	1,041	949
Fresh fruits .....	345	252	294	346	399	363	323
Fresh vegetables .....	294	228	241	287	353	329	264
Processed fruits .....	161	119	143	169	171	163	176
Processed vegetables .....	174	141	140	177	201	187	186

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home .....	\$1,844	\$1,415	\$1,528	\$1,919	\$2,114	\$1,830	\$1,668
Sugar and other sweets .....	194	159	147	201	237	183	167
Fats and oils .....	144	110	116	146	165	151	192
Miscellaneous foods .....	971	734	862	1,012	1,083	939	783
Nonalcoholic beverages .....	478	387	372	488	560	508	479
Food prepared by consumer unit on out-of-town trips .....	57	<sup>4</sup> 24	30	72	69	49	<sup>4</sup> 47
Food away from home .....	3,565	2,602	2,601	3,951	4,279	3,216	2,370
Alcoholic beverages .....	445	279	340	560	468	296	340
Housing .....	21,787	14,976	18,567	23,567	24,474	20,799	15,215
Shelter .....	12,645	8,858	10,516	13,813	14,570	11,546	7,417
Owned dwellings .....	8,922	2,540	5,814	10,250	11,324	8,727	5,651
Mortgage interest and charges .....	5,371	1,631	3,947	6,444	6,373	4,676	2,566
Property taxes .....	2,418	611	1,302	2,602	3,281	3,010	1,830
Maintenance, repairs, insurance, other expenses .....	1,134	298	566	1,204	1,671	1,042	1,255
Rented dwellings .....	3,022	6,048	4,414	2,865	2,150	1,939	1,371
Other lodging .....	700	<sup>4</sup> 270	288	699	1,096	880	396
Utilities, fuels, and public services .....	4,719	3,484	3,847	4,777	5,382	5,196	4,957
Natural gas .....	560	434	400	589	655	634	533
Electricity .....	1,790	1,470	1,502	1,836	1,924	1,983	2,050
Fuel oil and other fuels .....	171	<sup>4</sup> 39	116	152	229	219	<sup>4</sup> 314
Telephone services .....	1,562	1,237	1,335	1,534	1,824	1,652	1,447
Water and other public services .....	636	303	493	666	749	708	612
Household operations .....	1,775	867	2,165	2,254	1,379	971	708
Personal services .....	963	390	1,606	1,386	364	<sup>4</sup> 154	<sup>4</sup> 11
Other household expenses .....	811	477	559	869	1,015	817	697
Housekeeping supplies .....	790	512	572	805	996	922	476
Laundry and cleaning supplies .....	202	147	165	200	239	244	126
Other household products .....	437	290	318	461	530	496	287
Postage and stationery .....	151	74	88	144	227	182	<sup>4</sup> 64
Household furnishings and equipment .....	1,859	1,256	1,468	1,917	2,146	2,163	1,657
Household textiles .....	125	47	67	142	150	175	108
Furniture .....	458	405	417	474	466	537	342
Floor coverings .....	25	<sup>4</sup> 8	11	27	36	<sup>4</sup> 41	<sup>4</sup> 1
Major appliances .....	265	178	213	255	336	292	185
Small appliances, miscellaneous housewares .....	113	64	93	107	150	116	<sup>4</sup> 54
Miscellaneous household equipment .....	874	553	666	911	1,008	1,001	966
Apparel and services .....	2,461	3,183	1,911	2,525	2,800	2,510	1,494
Men and boys .....	550	397	415	597	614	671	344
Men, 16 and over .....	356	288	241	322	455	574	252
Boys, 2 to 15 .....	193	109	175	275	158	97	92
Women and girls .....	1,009	1,768	703	986	1,221	930	667
Women, 16 and over .....	740	1,671	449	661	917	828	530
Girls, 2 to 15 .....	268	97	254	326	304	101	138
Children under 2 .....	150	332	281	142	45	112	<sup>4</sup> 12
Footwear .....	476	547	309	482	601	529	<sup>4</sup> 277
Other apparel products and services .....	276	139	204	318	320	268	194
Transportation .....	10,782	8,364	9,581	11,155	12,251	10,034	8,443
Vehicle purchases (net outlay) .....	3,753	3,530	4,052	3,864	3,787	2,943	<sup>4</sup> 2,825
Cars and trucks, new .....	1,605	<sup>4</sup> 1,125	1,386	1,909	1,524	1,428	<sup>4</sup> 1,676
Cars and trucks, used .....	2,049	2,405	2,588	1,796	2,236	1,510	<sup>4</sup> 571
Other vehicles .....	99	<sup>(3)</sup>	<sup>4</sup> 77	159	<sup>4</sup> 26	<sup>4</sup> 5	<sup>4</sup> 579
Gasoline and motor oil .....	3,298	2,545	2,905	3,318	3,831	3,223	2,634

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses .....	\$3,063	\$2,031	\$2,291	\$3,259	\$3,687	\$3,115	\$2,453
Vehicle finance charges .....	356	302	365	415	344	253	142
Maintenance and repairs .....	987	678	713	980	1,232	1,186	756
Vehicle insurance .....	1,142	<sup>4</sup> 803	846	1,222	1,363	<sup>4</sup> 1,112	<sup>4</sup> 1,088
Vehicle rental, leases, licenses, and other charges .....	579	248	367	642	749	564	467
Public and other transportation .....	668	258	333	714	946	752	531
Health care .....	3,370	1,468	2,452	3,263	4,252	3,755	4,994
Health insurance .....	1,968	921	1,497	1,932	2,360	2,211	3,049
Medical services .....	831	357	628	821	1,122	714	898
Drugs .....	439	144	247	390	579	690	818
Medical supplies .....	132	<sup>4</sup> 46	80	121	191	141	229
Entertainment .....	3,415	1,503	2,648	3,724	4,141	3,297	2,504
Fees and admissions .....	1,032	213	479	1,291	1,507	616	452
Audio and visual equipment and services .....	1,224	1,016	1,021	1,284	1,332	1,338	1,057
Pets, toys, hobbies, and playground equipment .....	697	221	653	673	794	897	669
Other entertainment supplies, equipment, and services .....	462	54	496	476	508	446	<sup>4</sup> 326
Personal care products and services .....	788	423	554	867	957	801	635
Reading .....	105	40	67	106	141	125	100
Education .....	1,798	1,523	596	1,210	3,703	1,904	792
Tobacco products and smoking supplies .....	396	431	394	286	416	606	758
Miscellaneous .....	857	253	766	815	884	1,173	1,608
Cash contributions .....	1,478	627	993	1,522	1,854	1,795	1,498
Personal insurance and pensions .....	7,874	3,966	5,613	8,733	9,759	7,981	3,910
Life and other personal insurance .....	394	255	207	389	571	470	271
Pensions and Social Security .....	7,480	3,711	5,405	8,344	9,189	7,511	3,639
Sources of income and personal taxes:							
Money income before taxes .....	87,950	45,172	61,789	97,517	103,984	96,835	67,840
Wages and salaries .....	78,392	39,881	56,815	89,332	94,462	75,726	39,263
Self-employment income .....	4,532	<sup>4</sup> 1,724	2,284	4,668	4,823	10,587	<sup>4</sup> 3,028
Social Security, private and government retirement .....	2,317	<sup>4</sup> 693	403	770	2,245	7,132	20,468
Interest, dividends, rental income, other property income .....	543	<sup>4</sup> 12	147	774	561	552	1,330
Unemployment and workers' compensation, veterans' benefits .....	818	<sup>4</sup> 436	594	736	923	1,527	<sup>4</sup> 878
Public assistance, supplemental security income, food stamps .....	622	1,308	839	421	452	905	938
Regular contributions for support .....	522	<sup>4</sup> 560	459	640	374	<sup>4</sup> 214	<sup>4</sup> 1,685
Other income .....	204	<sup>4</sup> 557	248	177	145	<sup>4</sup> 191	<sup>4</sup> 250
Personal taxes (missing values not imputed)	2,203	-657	143	2,703	3,942	2,437	58
Federal income taxes .....	1,318	-794	-344	1,711	2,727	1,342	-151
State and local income taxes .....	728	122	409	862	1,011	690	120
Other taxes .....	157	<sup>4</sup> 16	78	130	204	405	89
Income after taxes .....	85,747	45,829	61,646	94,815	100,043	94,398	67,782

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Addenda:							
Net change in total assets and liabilities .....	- \$11,044	- \$1,998	- \$9,747	- \$16,571	- \$11,393	- \$2,419	\$4,793
Net change in total assets .....	4,464	1,098	6,449	3,784	-241	17,461	4,485
Net change in total liabilities .....	15,508	3,097	16,196	20,355	11,153	19,880	-308
Other financial information:							
Other money receipts .....	365	<sup>4</sup> 518	381	212	512	<sup>4</sup> 464	<sup>4</sup> 212
Mortgage principal paid on owned property .....	-3,107	-570	-1,738	-3,498	-4,141	-3,676	-1,717
Estimated market value of owned home .....	194,276	62,401	99,922	204,618	272,139	228,788	174,890
Estimated monthly rental value of owned home .....	1,057	392	646	1,130	1,348	1,261	1,031
Gifts of goods and services .....	945	550	451	611	1,703	1,553	582
Food .....	74	<sup>4</sup> 19	55	44	104	192	<sup>4</sup> 37
Alcoholic beverages .....	15	<sup>4</sup> 23	24	14	12	<sup>4</sup> 2	<sup>4</sup> 4
Housing .....	156	171	83	149	206	219	<sup>4</sup> 125
Housekeeping supplies .....	24	<sup>4</sup> 7	20	26	31	<sup>4</sup> 18	<sup>4</sup> 9
Household textiles .....	6	( <sup>3</sup> )	( <sup>2</sup> )	<sup>4</sup> 5	<sup>4</sup> 10	<sup>4</sup> 11	<sup>4</sup> 17
Appliances and miscellaneous housewares .....	16	( <sup>2</sup> )	<sup>4</sup> 11	12	31	<sup>4</sup> 11	<sup>4</sup> 3
Major appliances .....	3	( <sup>3</sup> )	( <sup>2</sup> )	<sup>4</sup> 1	9	<sup>4</sup> 1	<sup>4</sup> 1
Small appliances and miscellaneous housewares .....	13	( <sup>2</sup> )	<sup>4</sup> 11	11	22	<sup>4</sup> 10	<sup>4</sup> 2
Miscellaneous household equipment .....	33	<sup>4</sup> 18	13	41	41	20	<sup>4</sup> 90
Other housing .....	77	<sup>4</sup> 146	38	65	93	<sup>4</sup> 159	<sup>4</sup> 6
Apparel and services .....	166	270	145	141	146	321	190
Males, 2 and over .....	33	<sup>4</sup> 15	27	26	29	86	61
Females, 2 and over .....	58	<sup>4</sup> 125	35	38	64	129	<sup>4</sup> 113
Children under 2 .....	44	<sup>4</sup> 74	70	39	29	34	<sup>4</sup> 8
Other apparel products and services .....	32	<sup>4</sup> 55	<sup>4</sup> 14	38	24	<sup>4</sup> 72	<sup>4</sup> 8
Jewelry and watches .....	8	<sup>4</sup> 5	<sup>4</sup> 1	<sup>4</sup> 9	11	<sup>4</sup> 12	<sup>4</sup> 3
All other apparel products and services .....	24	<sup>4</sup> 51	<sup>4</sup> 13	<sup>4</sup> 29	<sup>4</sup> 13	<sup>4</sup> 60	<sup>4</sup> 5
Transportation .....	65	<sup>4</sup> 1	24	61	103	89	<sup>4</sup> 1
Health care .....	23	( <sup>2</sup> )	<sup>4</sup> 8	<sup>4</sup> 16	<sup>4</sup> 22	<sup>4</sup> 103	( <sup>3</sup> )
Entertainment .....	92	<sup>4</sup> 19	68	60	131	<sup>4</sup> 189	<sup>4</sup> 156
Toys, games, arts and crafts, and tricycles .....	39	<sup>4</sup> 17	<sup>4</sup> 51	26	<sup>4</sup> 54	<sup>4</sup> 33	<sup>4</sup> 20
Other entertainment .....	54	<sup>4</sup> 1	17	35	77	155	<sup>4</sup> 136
Personal care products and services .....	9	<sup>4</sup> 1	6	6	18	<sup>4</sup> 7	( <sup>3</sup> )
Reading .....	1	( <sup>3</sup> )	( <sup>2</sup> )	<sup>4</sup> 1	<sup>4</sup> 1	( <sup>2</sup> )	( <sup>3</sup> )
Education .....	282	<sup>4</sup> 3	<sup>4</sup> 11	72	849	320	<sup>4</sup> 6
All other gifts .....	62	<sup>4</sup> 3	26	46	112	110	<sup>4</sup> 24

- <sup>1</sup> Value is less than or equal to 0.05.
- <sup>2</sup> Value is less than or equal to 0.5.
- <sup>3</sup> No data reported.
- <sup>4</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012