

**Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013**

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) .....	16,539	648	3,944	5,735	4,073	1,494	646
Consumer unit characteristics:							
Income before taxes .....	\$89,519	\$46,945	\$67,366	\$94,570	\$106,894	\$107,256	\$72,039
Income after taxes .....	83,371	47,282	64,012	87,571	98,702	98,071	69,811
Age of reference person .....	41.9	21.4	30.5	39.6	48.9	58.4	71.6
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	1.9	1.8	1.3	.7	.5
Adults 65 and older .....	.1	1.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	1.5
Earners .....	1.9	1.9	1.7	1.8	2.2	2.3	1.8
Vehicles .....	2.4	1.8	2.0	2.3	2.8	2.8	2.7
Percent distribution:							
Reference person:							
Men .....	46	40	38	45	51	57	50
Women .....	54	60	62	55	49	43	50
Housing tenure:							
Homeowner .....	70	42	52	69	83	82	89
With mortgage .....	56	23	46	60	65	57	44
Without mortgage .....	14	20	6	9	18	25	44
Renter .....	30	58	48	31	17	18	11
Race of reference person:							
Black or African-American .....	11	15	13	11	8	14	18
White, Asian, and all other races .....	89	85	87	89	92	86	82
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	19	34	23	19	15	11	17
Not Hispanic or Latino .....	81	65	77	81	85	89	83
Education of reference person:							
Elementary (1-8) .....	6	7	4	3	7	12	13
High school (9-12) .....	30	56	33	26	24	28	41
College .....	65	37	62	70	69	60	46
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	94	88	92	94	95	97	92
Average annual expenditures .....	\$67,990	\$41,971	\$57,732	\$68,927	\$80,292	\$75,727	\$53,299
Food .....	9,402	6,226	7,752	9,785	10,779	10,425	8,277
Food at home .....	5,676	4,058	4,759	5,847	6,423	6,088	5,667
Cereals and bakery products .....	801	562	653	843	898	887	773
Cereals and cereal products .....	275	199	243	285	312	259	266
Bakery products .....	526	363	410	558	587	629	507
Meats, poultry, fish, and eggs .....	1,212	881	987	1,258	1,368	1,301	1,314
Beef .....	304	185	239	306	336	367	489
Pork .....	244	143	192	260	277	262	275
Other meats .....	174	108	141	188	199	187	138
Poultry .....	239	195	226	242	265	241	155
Fish and seafood .....	180	197	125	192	212	162	173
Eggs .....	72	54	64	70	79	81	84
Dairy products .....	615	385	531	655	684	656	501
Fresh milk and cream .....	229	168	215	241	244	232	178
Other dairy products .....	386	216	316	414	440	424	323
Fruits and vegetables .....	1,054	751	887	1,073	1,220	1,072	1,077
Fresh fruits .....	386	263	327	390	461	380	353
Fresh vegetables .....	312	231	263	315	374	288	305
Processed fruits .....	171	125	141	178	189	182	194
Processed vegetables .....	184	133	156	189	196	222	225
Other food at home .....	1,993	1,480	1,701	2,019	2,252	2,170	2,003
Sugar and other sweets .....	206	92	171	216	225	252	241
Fats and oils .....	162	133	133	162	182	171	211
Miscellaneous foods .....	1,062	812	934	1,077	1,214	1,067	940
Nonalcoholic beverages .....	510	428	432	511	553	611	578
Food prepared by consumer unit on out-of-town trips .....	53	115	32	53	78	70	132

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, 2012-2013 — 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 .....	3,726	2,168	2,993	3,938	4,357	4,337	2,610
Alcoholic beverages .....	445	337	309	516	483	554	247
Housing .....	22,031	15,220	19,976	23,184	24,138	22,850	16,002
Shelter .....	12,550	8,695	11,166	13,330	13,838	13,374	7,900
Owned dwellings .....	8,795	3,011	6,408	9,508	10,826	10,274	6,603
Mortgage interest and charges .....	5,134	1,669	4,222	6,017	5,646	5,224	2,909
Property taxes .....	2,482	836	1,457	2,434	3,425	3,709	2,051
Maintenance, repairs, insurance, other expenses .....	1,178	506	730	1,058	1,755	1,341	1,643
Rented dwellings .....	3,036	5,526	4,435	3,262	1,761	1,836	1,804
Other lodging .....	719	<sup>1</sup> 158	323	560	1,250	1,264	492
Utilities, fuels, and public services .....	4,709	3,817	3,902	4,625	5,397	5,608	4,852
Natural gas .....	470	436	336	475	553	625	390
Electricity .....	1,735	1,393	1,496	1,708	1,939	1,937	2,018
Fuel oil and other fuels .....	170	<sup>1</sup> 33	97	167	188	310	<sup>1</sup> 351
Telephone services .....	1,695	1,524	1,451	1,638	1,974	1,973	1,457
Residential phone service, VOIP, and phone cards .....	403	230	241	381	547	538	556
Cellular phone service .....	1,292	1,294	1,210	1,258	1,427	1,436	901
Water and other public services .....	639	432	522	637	744	762	636
Household operations .....	1,994	1,098	2,443	2,371	1,578	1,360	898
Personal services .....	1,071	613	1,727	1,433	435	<sup>1</sup> 288	<sup>1</sup> 138
Other household expenses .....	922	485	716	938	1,142	1,071	760
Housekeeping supplies .....	838	659	694	824	964	949	959
Laundry and cleaning supplies .....	209	158	203	222	205	213	236
Other household products .....	450	420	344	417	574	483	462
Postage and stationery .....	179	81	147	186	184	253	260
Household furnishings and equipment .....	1,941	952	1,771	2,034	2,362	1,559	1,394
Household textiles .....	160	<sup>1</sup> 73	107	211	176	115	112
Furniture .....	501	367	513	477	647	362	183
Floor coverings .....	16	13	25	14	14	15	18
Major appliances .....	260	148	253	280	278	157	366
Small appliances, miscellaneous housewares .....	106	79	106	104	106	136	94
Miscellaneous household equipment .....	897	282	767	947	1,141	774	630
Apparel and services .....	2,571	2,141	2,632	2,589	2,754	2,280	1,911
Men and boys .....	646	434	548	727	710	550	529
Men, 16 and over .....	428	296	306	458	530	370	453
Boys, 2 to 15 .....	218	138	241	269	180	180	75
Women and girls .....	971	624	972	984	1,032	1,006	835
Women, 16 and over .....	692	505	707	631	740	860	728
Girls, 2 to 15 .....	279	119	265	352	292	146	107
Children under 2 .....	157	364	308	160	<sup>1</sup> 36	<sup>1</sup> 27	<sup>1</sup> 62
Footwear .....	524	385	487	496	677	403	355
Other apparel products and services .....	273	334	317	222	299	295	130
Transportation .....	12,260	7,305	11,693	11,784	13,939	14,480	9,344
Vehicle purchases (net outlay) .....	4,685	1,960	5,374	4,201	5,047	5,408	<sup>1</sup> 3,555
Cars and trucks, new .....	2,058	<sup>1</sup> 409	1,948	1,602	2,766	3,430	1,808
Cars and trucks, used .....	2,575	1,496	3,330	2,557	2,234	1,978	2,747
Other vehicles .....	51	<sup>1</sup> 55	96	43	<sup>1</sup> 47	( <sup>3</sup> )	( <sup>3</sup> )
Gasoline and motor oil .....	3,753	2,911	3,298	3,772	4,241	4,130	3,257
Other vehicle expenses .....	3,143	1,852	2,700	3,079	3,752	3,985	2,083
Vehicle finance charges .....	336	208	369	361	333	260	233
Maintenance and repairs .....	1,026	502	766	1,006	1,301	1,326	916
Vehicle insurance .....	1,182	<sup>1</sup> 693	1,124	1,174	1,303	<sup>1</sup> 1,592	<sup>1</sup> 537
Vehicle rental, leases, licenses, and other charges .....	598	449	441	538	815	807	396
Public and other transportation .....	679	582	321	732	900	957	448
Healthcare .....	3,847	1,741	2,866	3,797	4,628	4,703	5,511
Health insurance .....	2,336	957	1,777	2,337	2,792	2,676	3,464
Medical services .....	909	545	745	926	1,039	1,069	933
Drugs .....	455	194	245	400	589	809	871
Medical supplies .....	147	<sup>1</sup> 45	100	134	209	149	242
Entertainment .....	3,578	1,581	2,862	3,954	4,287	3,529	2,470
Fees and admissions .....	998	162	615	1,122	1,439	960	325
Audio and visual equipment and services .....	1,242	869	995	1,368	1,373	1,257	1,162

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, 2012-2013 — 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 .....	789	342	784	718	874	1,092	864
Pets .....	552	192	478	456	676	999	543
Toys, hobbies, and playground equipment .....	237	<sup>1</sup> 150	305	263	198	<sup>1</sup> 93	<sup>1</sup> 321
Other entertainment supplies, equipment, and services .....	549	208	468	744	601	220	<sup>1</sup> 119
Personal care products and services .....	811	439	600	906	949	802	808
Reading .....	105	64	68	107	135	122	121
Education .....	1,898	1,697	704	1,103	4,170	2,644	410
Tobacco products and smoking supplies .....	357	447	339	308	351	560	391
Miscellaneous .....	820	170	598	846	1,014	1,078	737
Cash contributions .....	1,691	902	1,248	1,543	2,342	1,981	1,725
Personal insurance and pensions .....	8,174	3,699	6,085	8,507	10,320	9,720	5,344
Life and other personal insurance .....	401	<sup>1</sup> 201	209	439	477	588	527
Pensions and Social Security .....	7,772	3,499	5,876	8,068	9,842	9,132	4,817
Sources of income and personal taxes:							
Money income before taxes .....	\$89,519	\$46,945	\$67,366	\$94,570	\$106,894	\$107,256	\$72,039
Wages and salaries .....	80,284	41,984	61,836	86,413	95,911	94,546	45,380
Self-employment income .....	4,199	<sup>1</sup> 1,687	2,737	5,046	5,565	3,427	<sup>1</sup> 1,299
Social Security, private and government retirement .....	2,420	<sup>1</sup> 1,040	645	909	2,047	5,657	22,930
Interest, dividends, rental income, other property income .....	799	<sup>1</sup> 26	295	492	1,572	1,602	654
Public assistance, supplemental security income, food stamps .....	687	935	921	549	541	832	807
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	945	<sup>1</sup> 697	731	995	1,066	<sup>1</sup> 1,104	923
Other income .....	185	<sup>1</sup> 577	200	166	192	<sup>1</sup> 88	<sup>1</sup> 46
Personal taxes (contains some imputed values) .....	6,147	-337	3,354	6,999	8,192	9,186	2,229
Federal income taxes .....	4,482	-715	2,195	5,176	6,185	6,789	1,426
State and local income taxes .....	1,554	358	1,066	1,724	1,883	2,157	759
Other taxes .....	111	<sup>1</sup> 20	93	98	124	240	<sup>1</sup> 44
Income after taxes .....	83,371	47,282	64,012	87,571	98,702	98,071	69,811
Addenda:							
Net change in total assets and liabilities .....	-\$3,619	-\$3,934	\$3,641	-\$8,213	-\$1,932	-\$9,195	-\$4,592
Net change in total assets .....	13,149	7,380	19,435	11,735	9,992	16,133	6,113
Net change in total liabilities .....	16,768	11,315	15,795	19,948	11,924	25,327	10,705
Other financial information:							
Other money receipts .....	232	<sup>1</sup> 44	163	233	381	<sup>1</sup> 178	<sup>1</sup> 8
Mortgage principal paid on owned property .....	-2,837	-661	-1,611	-3,029	-3,968	-3,332	-2,527
Estimated market value of owned home .....	191,456	92,959	107,927	194,035	258,857	257,305	200,015
Estimated monthly rental value of owned home .....	1,066	565	683	1,071	1,375	1,405	1,131
Gifts of goods and services, total .....							
Food .....	90	<sup>1</sup> 35	19	102	106	222	54
Alcoholic beverages .....	9	<sup>(3)</sup>	<sup>1</sup> 2	13	10	14	<sup>1</sup> 3
Housing .....	152	<sup>1</sup> 197	88	140	191	212	143
Housekeeping supplies .....	30	<sup>1</sup> 117	18	22	36	<sup>1</sup> 18	<sup>1</sup> 36
Household textiles .....	7	<sup>1</sup> 16	<sup>1</sup> 4	<sup>1</sup> 8	<sup>1</sup> 7	<sup>(2)</sup>	<sup>1</sup> 6
Appliances and miscellaneous housewares .....	12	<sup>(2)</sup>	<sup>1</sup> 9	13	20	17	<sup>1</sup> 3
Major appliances .....	3	<sup>(3)</sup>	<sup>(3)</sup>	11	111	11	<sup>1</sup> 2
Small appliances and miscellaneous housewares .....	9	<sup>(2)</sup>	19	12	19	16	<sup>(2)</sup>
Miscellaneous household equipment .....	35	<sup>1</sup> 5	21	35	52	35	<sup>1</sup> 41
Other housing .....	67	<sup>1</sup> 59	36	62	77	152	<sup>1</sup> 57

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, 2012-2013 — Continued**

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Apparel and services .....	184	174	178	172	209	137	254
Males, 2 and over .....	41	<sup>1</sup> 67	30	28	50	<sup>1</sup> 63	<sup>1</sup> 67
Females, 2 and over .....	57	<sup>1</sup> 55	24	56	89	<sup>1</sup> 39	<sup>1</sup> 83
Children under 2 .....	42	<sup>1</sup> 24	53	65	<sup>1</sup> 14	<sup>1</sup> 10	<sup>1</sup> 60
Other apparel products and services .....	45	<sup>1</sup> 27	<sup>1</sup> 71	24	57	<sup>1</sup> 24	<sup>1</sup> 44
Jewelry and watches .....	20	<sup>1</sup> 15	<sup>1</sup> 59	15	<sup>1</sup> 10	<sup>1</sup> 12	<sup>1</sup> 3
All other apparel products and services ...	25	<sup>1</sup> 12	<sup>1</sup> 12	<sup>1</sup> 19	<sup>1</sup> 47	<sup>1</sup> 12	<sup>1</sup> 41
Transportation .....	82	<sup>1</sup> 3	40	47	184	102	39
Healthcare .....	15	11	<sup>1</sup> 2	<sup>1</sup> 13	<sup>1</sup> 15	<sup>1</sup> 81	11
Entertainment .....	66	<sup>1</sup> 20	41	76	75	<sup>1</sup> 35	<sup>1</sup> 178
Toys, games, arts and crafts, and tricycles	36	<sup>1</sup> 15	<sup>1</sup> 28	44	<sup>1</sup> 36	( <sup>3</sup> )	<sup>1</sup> 132
Other entertainment .....	29	15	14	32	39	35	<sup>1</sup> 46
Personal care products and services .....	16	<sup>1</sup> 28	<sup>1</sup> 5	20	15	<sup>1</sup> 3	<sup>1</sup> 60
Reading .....	2	15	<sup>1</sup> 3	2	<sup>1</sup> 2	<sup>1</sup> 3	<sup>1</sup> 7
Education .....	183	<sup>1</sup> 6	<sup>1</sup> 4	36	552	<sup>1</sup> 322	<sup>1</sup> 113
All other gifts .....	44	( <sup>3</sup> )	26	27	47	89	223

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value is too small to display.

<sup>3</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014