

Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

| 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) | 16,176 | 757 | 3,801 | 5,471 | 3,844 | 1,587 | 716 |
| Consumer unit characteristics: | | | | | | | |
| Income before taxes | \$91,415 | \$48,407 | \$69,029 | \$99,759 | \$110,082 | \$104,326 | \$63,154 |
| Income after taxes | 80,310 | 47,327 | 63,413 | 85,808 | 94,757 | 91,345 | 60,861 |
| Age of reference person | 42.2 | 21.6 | 30.5 | 39.6 | 49.0 | 58.7 | 72.9 |
| 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 | 1.9 | 1.8 | 1.3 | .7 | .5 |
| Adults 65 and older | .1 | (¹) | (¹) | (¹) | .1 | .2 | 1.5 |
| Earners | 1.9 | 1.9 | 1.7 | 1.8 | 2.2 | 2.3 | 1.7 |
| Vehicles | 2.3 | 1.5 | 1.9 | 2.2 | 2.8 | 2.7 | 2.5 |
| Percent distribution: | | | | | | | |
| Reference person: | | | | | | | |
| Men | 45 | 36 | 40 | 44 | 50 | 52 | 46 |
| Women | 55 | 64 | 60 | 56 | 50 | 48 | 54 |
| Housing tenure: | | | | | | | |
| Homeowner | 67 | 31 | 52 | 66 | 80 | 82 | 81 |
| With mortgage | 52 | 14 | 46 | 57 | 61 | 56 | 39 |
| Without mortgage | 14 | 17 | 6 | 9 | 19 | 26 | 42 |
| Renter | 33 | 69 | 48 | 34 | 20 | 18 | 19 |
| Race of reference person: | | | | | | | |
| Black or African-American | 11 | 13 | 12 | 10 | 8 | 15 | 17 |
| White, Asian, and all other races | 89 | 87 | 88 | 90 | 92 | 85 | 83 |
| Hispanic or Latino origin of reference person: | | | | | | | |
| Hispanic or Latino | 19 | 32 | 23 | 20 | 15 | 13 | 19 |
| Not Hispanic or Latino | 81 | 68 | 77 | 80 | 85 | 87 | 81 |
| Education of reference person: | | | | | | | |
| Elementary (1-8) | 5 | 6 | 4 | 3 | 6 | 10 | 14 |
| High school (9-12) | 30 | 55 | 30 | 28 | 26 | 30 | 45 |
| College | 64 | 39 | 65 | 69 | 68 | 60 | 40 |
| Never attended and other | (¹) | (²) | (¹) | (¹) | (¹) | (¹) | 1 |
| At least one vehicle owned or leased | 93 | 81 | 92 | 93 | 96 | 98 | 96 |
| Average annual expenditures | \$69,860 | \$42,304 | \$57,117 | \$73,202 | \$84,148 | \$74,863 | \$52,127 |
| Food | 9,615 | 6,480 | 7,388 | 10,005 | 11,381 | 11,335 | 8,014 |
| Food at home | 5,779 | 4,250 | 4,646 | 5,861 | 6,699 | 6,770 | 5,389 |
| Cereals and bakery products | 801 | 563 | 613 | 814 | 972 | 925 | 697 |
| Cereals and cereal products | 273 | 195 | 234 | 283 | 312 | 276 | 255 |
| Bakery products | 528 | 368 | 380 | 531 | 660 | 649 | 441 |
| Meats, poultry, fish, and eggs | 1,279 | 894 | 1,083 | 1,254 | 1,490 | 1,461 | 1,319 |
| Beef | 337 | 196 | 305 | 312 | 395 | 372 | 434 |
| Pork | 246 | 134 | 202 | 242 | 273 | 335 | 303 |
| Other meats | 182 | 116 | 136 | 182 | 232 | 202 | 164 |
| Poultry | 254 | 185 | 222 | 267 | 293 | 256 | 174 |
| Fish and seafood | 183 | 200 | 146 | 179 | 213 | 209 | 156 |
| Eggs | 76 | 62 | 72 | 72 | 84 | 87 | 89 |
| Dairy products | 616 | 397 | 487 | 647 | 732 | 698 | 463 |
| Fresh milk and cream | 222 | 157 | 207 | 227 | 241 | 255 | 164 |
| Other dairy products | 394 | 241 | 280 | 421 | 491 | 443 | 298 |
| Fruits and vegetables | 1,085 | 866 | 872 | 1,119 | 1,226 | 1,231 | 1,048 |
| Fresh fruits | 406 | 313 | 322 | 420 | 467 | 453 | 388 |
| Fresh vegetables | 322 | 269 | 271 | 308 | 376 | 371 | 332 |
| Processed fruits | 167 | 140 | 128 | 176 | 189 | 190 | 160 |
| Processed vegetables | 190 | 143 | 151 | 216 | 195 | 218 | 166 |
| Other food at home | 1,998 | 1,530 | 1,591 | 2,027 | 2,280 | 2,454 | 1,863 |
| Sugar and other sweets | 197 | 118 | 150 | 194 | 236 | 248 | 208 |
| Fats and oils | 167 | 135 | 137 | 168 | 189 | 190 | 178 |
| Miscellaneous foods | 1,049 | 826 | 834 | 1,082 | 1,200 | 1,256 | 862 |
| Nonalcoholic beverages | 530 | 438 | 432 | 523 | 585 | 688 | 552 |
| Food prepared by consumer unit on out-of-town trips | 57 | ³ 13 | 38 | 60 | 70 | 73 | ³ 63 |

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, 2013-2014 — 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 | 3,836 | 2,230 | 2,741 | 4,144 | 4,682 | 4,566 | 2,625 |
| Alcoholic beverages | 496 | 378 | 340 | 550 | 585 | 592 | 313 |
| Housing | 22,857 | 16,244 | 20,171 | 24,901 | 25,321 | 22,269 | 16,390 |
| Shelter | 13,132 | 10,104 | 11,387 | 14,490 | 14,608 | 12,756 | 8,122 |
| Owned dwellings | 8,697 | 1,889 | 6,297 | 9,902 | 10,774 | 9,909 | 5,594 |
| Mortgage interest and charges | 5,112 | 950 | 4,137 | 6,174 | 5,832 | 5,084 | 2,776 |
| Property taxes | 2,429 | 527 | 1,403 | 2,571 | 3,382 | 3,333 | 1,676 |
| Maintenance, repairs, insurance, other expenses | 1,156 | 412 | 756 | 1,156 | 1,560 | 1,492 | 1,143 |
| Rented dwellings | 3,654 | 7,881 | 4,761 | 3,948 | 2,425 | 1,803 | 1,766 |
| Other lodging | 781 | ³ 334 | 329 | 641 | 1,410 | 1,044 | 762 |
| Utilities, fuels, and public services | 4,858 | 3,750 | 4,023 | 4,842 | 5,601 | 5,614 | 4,925 |
| Natural gas | 507 | 334 | 414 | 514 | 599 | 615 | 408 |
| Electricity | 1,798 | 1,534 | 1,527 | 1,827 | 1,958 | 2,016 | 1,956 |
| Fuel oil and other fuels | 161 | ³ 32 | 96 | 133 | 203 | 263 | 398 |
| Telephone services | 1,735 | 1,457 | 1,449 | 1,691 | 2,090 | 1,961 | 1,479 |
| Residential phone service, VOIP, and phone cards | 373 | 185 | 217 | 352 | 510 | 502 | 529 |
| Cellular phone service | 1,363 | 1,273 | 1,232 | 1,339 | 1,580 | 1,460 | 950 |
| Water and other public services | 656 | 392 | 537 | 677 | 751 | 759 | 684 |
| Household operations | 2,029 | 833 | 2,530 | 2,546 | 1,601 | 1,227 | 774 |
| Personal services | 1,100 | 454 | 1,851 | 1,535 | 411 | 222 | ³ 127 |
| Other household expenses | 929 | 379 | 679 | 1,011 | 1,190 | 1,005 | 647 |
| Housekeeping supplies | 870 | 537 | 654 | 833 | 1,064 | 1,104 | 1,041 |
| Laundry and cleaning supplies | 220 | 148 | 195 | 225 | 217 | 269 | 315 |
| Other household products | 474 | 354 | 325 | 434 | 635 | 604 | 475 |
| Postage and stationery | 176 | 35 | 134 | 173 | 213 | 231 | 251 |
| Household furnishings and equipment | 1,968 | 1,020 | 1,577 | 2,191 | 2,447 | 1,568 | 1,528 |
| Household textiles | 142 | ³ 93 | 102 | 169 | 162 | 109 | 134 |
| Furniture | 485 | 384 | 440 | 572 | 573 | 296 | ³ 114 |
| Floor coverings | 17 | ³ 11 | 26 | 12 | 23 | ³ 9 | 34 |
| Major appliances | 249 | 148 | 235 | 238 | 300 | 262 | 225 |
| Small appliances, miscellaneous housewares | 109 | 90 | 123 | 104 | 112 | 106 | 74 |
| Miscellaneous household equipment | 966 | 295 | 651 | 1,097 | 1,278 | 786 | 976 |
| Apparel and services | 2,600 | 2,203 | 2,359 | 2,694 | 2,963 | 2,539 | 1,583 |
| Men and boys | 681 | 490 | 556 | 769 | 808 | 539 | 410 |
| Men, 16 and over | 443 | 305 | 327 | 461 | 559 | 480 | 310 |
| Boys, 2 to 15 | 238 | 185 | 229 | 308 | 249 | 59 | 101 |
| Women and girls | 924 | 615 | 741 | 948 | 1,039 | 1,248 | 752 |
| Women, 16 and over | 652 | 484 | 514 | 658 | 688 | 989 | 652 |
| Girls, 2 to 15 | 272 | 131 | 227 | 290 | 351 | 259 | 100 |
| Children under 2 | 154 | 390 | 293 | 127 | 66 | ³ 71 | ³ 35 |
| Footwear | 533 | 448 | 438 | 494 | 748 | 454 | 282 |
| Other apparel products and services | 308 | 261 | 331 | 356 | 301 | 227 | 104 |
| Transportation | 12,581 | 6,098 | 11,035 | 12,380 | 15,550 | 14,281 | 9,262 |
| Vehicle purchases (net outlay) | 5,011 | ³ 1,944 | 5,046 | 4,826 | 6,008 | 5,523 | ³ 2,985 |
| Cars and trucks, new | 2,083 | (²) | 1,701 | 1,876 | 2,664 | 3,743 | ³ 1,082 |
| Cars and trucks, used | 2,859 | 1,897 | 3,244 | 2,834 | 3,330 | 1,767 | 1,902 |
| Other vehicles | 70 | ³ 47 | ³ 101 | ³ 116 | ³ 14 | ³ 13 | (²) |
| Gasoline and motor oil | 3,538 | 2,547 | 3,115 | 3,534 | 4,066 | 4,007 | 2,999 |
| Other vehicle expenses | 3,367 | 1,206 | 2,536 | 3,244 | 4,510 | 4,139 | 2,949 |
| Vehicle finance charges | 330 | 235 | 359 | 350 | 333 | 284 | 202 |
| Maintenance and repairs | 1,032 | 315 | 731 | 998 | 1,375 | 1,419 | 941 |
| Vehicle insurance | 1,298 | ³ 386 | 929 | 1,186 | 1,836 | ³ 1,588 | ³ 1,340 |
| Vehicle rental, leases, licenses, and other charges | 707 | 270 | 516 | 709 | 966 | 847 | 465 |
| Public and other transportation | 665 | 401 | 338 | 776 | 966 | 613 | 329 |
| Healthcare | 4,365 | 2,015 | 3,174 | 4,508 | 5,112 | 5,536 | 5,493 |
| Health insurance | 2,840 | 1,349 | 2,134 | 2,983 | 3,178 | 3,523 | 3,746 |
| Medical services | 921 | 499 | 694 | 945 | 1,117 | 1,126 | 889 |
| Drugs | 457 | 137 | 237 | 450 | 592 | 732 | 722 |
| Medical supplies | 147 | ³ 30 | 109 | 130 | 226 | 154 | 136 |
| Entertainment | 3,540 | 1,589 | 2,633 | 4,222 | 4,316 | 2,931 | 2,270 |
| Fees and admissions | 1,072 | 190 | 483 | 1,468 | 1,528 | 767 | 267 |
| Audio and visual equipment and services | 1,236 | 903 | 943 | 1,360 | 1,427 | 1,203 | 1,207 |

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, 2013-2014 — 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 | 737 | 302 | 804 | 709 | 820 | 707 | 702 |
| Pets | 514 | 170 | 500 | 455 | 648 | 578 | 520 |
| Toys, hobbies, and playground equipment | 223 | ³ 132 | 305 | 253 | 171 | 129 | ³ 182 |
| Other entertainment supplies, equipment, and services | 495 | 194 | 403 | 686 | 541 | 254 | ³ 93 |
| Personal care products and services | 846 | 408 | 617 | 927 | 1,033 | 869 | 814 |
| Reading | 98 | ³ 34 | 74 | 103 | 121 | 118 | 93 |
| Education | 1,737 | 1,576 | 834 | 1,135 | 3,515 | 2,231 | 659 |
| Tobacco products and smoking supplies | 369 | 579 | 284 | 319 | 346 | 579 | 631 |
| Miscellaneous | 835 | 343 | 663 | 918 | 1,000 | 866 | 675 |
| Cash contributions | 1,682 | 652 | 1,330 | 1,614 | 2,284 | 1,901 | 1,435 |
| Personal insurance and pensions | 8,241 | 3,704 | 6,213 | 8,928 | 10,621 | 8,817 | 4,494 |
| Life and other personal insurance | 418 | ³ 141 | 177 | 447 | 593 | 634 | 338 |
| Pensions and Social Security | 7,823 | 3,563 | 6,036 | 8,480 | 10,028 | 8,183 | 4,155 |
| Sources of income and personal taxes: | | | | | | | |
| Money income before taxes | \$91,415 | \$48,407 | \$69,029 | \$99,759 | \$110,082 | \$104,326 | \$63,154 |
| Wages and salaries | 80,717 | 44,037 | 64,041 | 89,792 | 97,324 | 85,923 | 38,001 |
| Self-employment income | 5,353 | ³ 1,138 | 2,572 | 7,278 | 7,314 | 4,570 | ³ 1,069 |
| Social Security, private and government retirement | 2,457 | ³ 785 | 547 | 662 | 1,729 | 7,052 | 21,788 |
| Interest, dividends, rental income, other property income | 1,248 | ³ 85 | 90 | 639 | 2,087 | 4,922 | 630 |
| Public assistance, supplemental security income, food stamps | 727 | 1,396 | 980 | 606 | 479 | 750 | 892 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support | 663 | ³ 457 | 532 | 569 | 889 | 859 | ³ 653 |
| Other income | 251 | ³ 508 | 267 | 215 | 260 | ³ 250 | ³ 122 |
| Personal taxes (contains some imputed values) | 11,105 | 1,079 | 5,616 | 13,951 | 15,325 | 12,981 | 2,293 |
| Federal income taxes | 8,453 | 175 | 3,806 | 10,963 | 11,845 | 9,842 | 1,420 |
| State and local income taxes | 2,572 | 881 | 1,751 | 2,941 | 3,350 | 2,962 | 851 |
| Other taxes | 80 | ³ 23 | 59 | 47 | 130 | ³ 176 | ³ 22 |
| Income after taxes | 80,310 | 47,327 | 63,413 | 85,808 | 94,757 | 91,345 | 60,861 |
| Addenda: | | | | | | | |
| Net change in total assets and liabilities | \$7,445 | -\$16 | \$4,099 | \$5,222 | \$17,839 | \$3,742 | \$2,478 |
| Net change in total assets | 21,408 | 10,567 | 15,767 | 24,763 | 28,455 | 16,148 | 11,007 |
| Net change in total liabilities | 13,964 | 10,583 | 11,669 | 19,542 | 10,615 | 12,406 | 8,530 |
| Other financial information: | | | | | | | |
| Other money receipts | 516 | ³ 19 | 128 | 479 | 480 | ³ 2,137 | ³ 2 |
| Mortgage principal paid on owned property | -2,776 | -460 | -1,552 | -3,006 | -4,141 | -3,089 | -1,956 |
| Estimated market value of owned home | 197,552 | 63,150 | 110,424 | 217,121 | 267,936 | 243,976 | 171,868 |
| Estimated monthly rental value of owned home | 1,069 | 383 | 685 | 1,115 | 1,407 | 1,375 | 990 |
| Gifts of goods and services, total | 822 | 366 | 402 | 543 | 1,586 | 1,175 | 647 |
| Food | 86 | ³ 45 | 24 | 62 | 110 | 295 | ³ 33 |
| Alcoholic beverages | 11 | (²) | ³ 3 | 16 | 15 | ³ 13 | ³ 2 |
| Housing | 155 | ³ 83 | 133 | 118 | 217 | 212 | 153 |
| Housekeeping supplies | 22 | ³ 11 | ³ 10 | 26 | 30 | ³ 18 | ³ 25 |
| Household textiles | 3 | (²) | ³ 1 | ³ 4 | ³ 5 | (¹) | (¹) |
| Appliances and miscellaneous housewares | 12 | ³ 3 | ³ 23 | ³ 8 | ³ 9 | ³ 13 | ³ 10 |
| Major appliances | 4 | ³ 3 | ³ 9 | (¹) | ³ 2 | ³ 11 | ³ 9 |
| Small appliances and miscellaneous housewares | 8 | ³ 1 | ³ 14 | ³ 8 | ³ 7 | ³ 2 | ³ 1 |
| Miscellaneous household equipment | 38 | ³ 2 | 28 | 37 | 65 | ³ 18 | ³ 23 |
| Other housing | 80 | ³ 67 | 70 | 43 | 108 | 162 | ³ 95 |

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, 2013-2014 — 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 | 181 | ³ 169 | 129 | 171 | 261 | 120 | 182 |
| Males, 2 and over | 39 | ³ 74 | 32 | 34 | 50 | 39 | ³ 15 |
| Females, 2 and over | 69 | ³ 37 | 37 | 55 | 118 | 48 | ³ 121 |
| Children under 2 | 45 | ³ 44 | 49 | 66 | ³ 30 | ³ 17 | ³ 22 |
| Other apparel products and services | 28 | ³ 14 | ³ 11 | ³ 16 | ³ 63 | ³ 17 | ³ 24 |
| Jewelry and watches | 8 | ³ 14 | 34 | 35 | 313 | 39 | (²) |
| All other apparel products and services ... | 20 | (²) | 37 | ³ 11 | 350 | 38 | ³ 24 |
| Transportation | 94 | ³ 1 | 38 | 32 | 279 | 70 | 30 |
| Healthcare | 6 | (²) | 32 | 34 | 38 | ³ 19 | 33 |
| Entertainment | 75 | ³ 28 | 35 | 86 | 97 | ³ 113 | ³ 40 |
| Toys, games, arts and crafts, and tricycles | 30 | ³ 15 | ³ 23 | 40 | ³ 34 | ³ 15 | ³ 18 |
| Other entertainment | 45 | ³ 13 | 12 | 46 | 63 | 97 | ³ 22 |
| Personal care products and services | 9 | ³ 28 | ³ 10 | 34 | 13 | 37 | (¹) |
| Reading | 3 | 34 | 33 | 3 | 33 | 35 | 38 |
| Education | 162 | 31 | 34 | 28 | 529 | ³ 262 | 38 |
| All other gifts | 39 | 37 | 22 | 20 | 55 | 59 | ³ 185 |

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, 2015