

**Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

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) .....	16,563	575	3,605	5,412	4,559	1,665	747
Consumer unit characteristics:							
Income before taxes .....	\$106,955	\$209,200	\$68,391	\$108,677	\$125,071	\$109,255	\$86,193
Income after taxes .....	91,246	148,199	63,739	92,313	105,061	94,867	80,043
Age of reference person .....	42.9	21.3	30.4	39.5	49.1	58.9	71.7
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	2.0	1.9	1.3	.7	.6
Adults 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.2	1.5
Earners .....	2.0	2.2	1.6	1.8	2.3	2.4	1.8
Vehicles .....	2.4	1.9	1.9	2.2	2.9	2.8	2.7
Percent distribution:							
Reference person:							
Men .....	45	34	41	43	50	51	52
Women .....	55	66	59	57	50	49	48
Housing tenure:							
Homeowner .....	68	41	50	69	80	78	80
With mortgage .....	52	19	42	59	63	43	42
Without mortgage .....	16	22	8	11	17	35	37
Renter .....	32	59	50	31	20	22	20
Race of reference person:							
Black or African-American .....	12	18	16	10	9	15	14
White, Asian, and all other races .....	88	82	84	90	91	85	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	20	32	25	20	17	15	11
Not Hispanic or Latino .....	80	68	75	80	83	85	89
Education of reference person:							
Elementary (1-8) .....	3	( <sup>2</sup> )	2	2	3	5	8
High school (9-12) .....	29	66	35	21	26	31	51
College .....	68	34	63	77	71	64	40
Never attended and other .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	95	81	92	95	97	95	94
Average annual expenditures .....	\$76,536	\$57,772	\$58,442	\$78,382	\$92,604	\$80,050	\$62,433
Food .....	9,977	7,514	8,214	10,353	11,724	10,206	7,795
Food at home .....	5,654	4,678	4,945	5,637	6,401	5,857	5,643
Cereals and bakery products .....	767	592	661	774	856	785	889
Cereals and cereal products .....	270	222	228	283	292	235	413
Bakery products .....	496	370	433	492	564	550	476
Meats, poultry, fish, and eggs .....	1,252	1,156	1,092	1,203	1,470	1,300	1,178
Beef .....	325	323	289	309	380	328	302
Pork .....	225	165	185	203	289	241	245
Other meats .....	182	153	164	186	206	169	181
Poultry .....	273	277	249	268	320	273	146
Fish and seafood .....	167	151	135	155	188	211	233
Eggs .....	80	86	69	83	86	79	70
Dairy products .....	600	401	529	615	650	671	609
Fresh milk and cream .....	210	179	194	215	229	210	168
Other dairy products .....	390	223	335	400	422	461	442
Fruits and vegetables .....	1,086	922	923	1,114	1,229	1,105	1,026
Fresh fruits .....	407	365	333	409	490	400	342
Fresh vegetables .....	342	299	299	346	372	359	367
Processed fruits .....	152	96	132	164	169	139	144
Processed vegetables .....	186	161	158	196	198	208	173
Other food at home .....	1,948	1,606	1,740	1,930	2,197	1,996	1,941
Sugar and other sweets .....	191	151	155	185	231	207	193
Fats and oils .....	147	125	121	147	167	155	176
Miscellaneous foods .....	1,036	907	975	1,036	1,118	1,034	1,007
Nonalcoholic beverages .....	498	395	444	473	580	534	528
Food prepared by consumer unit on out-of-town trips .....	76	<sup>3</sup> 28	45	88	101	66	<sup>3</sup> 38

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, 2015-2016 — 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 .....	4,324	2,836	3,269	4,716	5,323	4,349	2,152
Alcoholic beverages .....	498	170	400	563	595	505	226
Housing .....	24,535	16,288	20,612	26,760	27,369	23,692	18,830
Shelter .....	13,968	9,854	11,278	15,693	15,714	12,883	9,389
Owned dwellings .....	9,191	3,056	5,650	10,762	11,418	8,898	6,691
Mortgage interest and charges .....	5,062	1,595	3,596	6,317	5,941	3,850	3,034
Property taxes .....	2,642	903	1,331	2,702	3,645	3,386	2,097
Maintenance, repairs, insurance, other expenses .....	1,488	558	722	1,743	1,833	1,661	1,559
Rented dwellings .....	3,906	6,429	5,279	4,069	3,009	2,786	2,124
Other lodging .....	871	<sup>3</sup> 70	349	862	1,287	1,199	575
Utilities, fuels, and public services .....	5,065	3,879	4,094	4,936	5,894	5,562	5,422
Natural gas .....	478	248	377	470	548	584	528
Electricity .....	1,848	1,551	1,547	1,802	2,074	2,022	2,100
Fuel oil and other fuels .....	102	<sup>3</sup> 44	70	87	131	142	<sup>3</sup> 145
Telephone services .....	1,909	1,524	1,535	1,856	2,272	2,043	1,870
Residential phone service, VOIP, and phone cards .....	339	187	171	327	418	490	547
Cellular phone service .....	1,569	1,338	1,365	1,529	1,854	1,552	1,323
Water and other public services .....	728	511	565	721	869	772	780
Household operations .....	2,321	787	2,728	3,180	1,769	1,180	1,225
Personal services .....	1,213	<sup>3</sup> 242	1,953	1,936	474	<sup>3</sup> 77	<sup>3</sup> 189
Other household expenses .....	1,108	545	775	1,244	1,295	1,102	1,036
Housekeeping supplies .....	802	480	683	727	979	1,033	760
Laundry and cleaning supplies .....	213	121	187	184	256	284	262
Other household products .....	444	270	393	411	524	573	370
Postage and stationery .....	145	<sup>3</sup> 89	103	132	199	176	127
Household furnishings and equipment .....	2,379	1,287	1,828	2,224	3,013	3,034	2,035
Household textiles .....	155	<sup>3</sup> 35	136	139	195	178	<sup>3</sup> 221
Furniture .....	655	460	505	652	811	633	657
Floor coverings .....	22	( <sup>1</sup> )	13	17	31	35	<sup>3</sup> 22
Major appliances .....	350	318	250	393	368	396	342
Small appliances, miscellaneous housewares .....	121	96	103	117	165	111	32
Miscellaneous household equipment .....	1,076	378	820	906	1,443	1,682	761
Apparel and services .....	3,126	1,875	2,542	3,333	4,201	2,266	1,447
Men and boys .....	701	431	646	755	792	717	254
Men, 16 and over .....	466	393	402	379	619	636	229
Boys, 2 to 15 .....	235	38	245	376	172	81	25
Women and girls .....	1,048	503	841	898	1,655	848	663
Women, 16 and over .....	797	343	623	622	1,326	686	592
Girls, 2 to 15 .....	252	160	217	276	329	162	72
Children under 2 .....	165	<sup>3</sup> 239	335	176	<sup>3</sup> 21	<sup>3</sup> 73	<sup>3</sup> 162
Footwear .....	608	<sup>3</sup> 531	391	683	883	346	<sup>3</sup> 214
Other apparel products and services .....	604	170	329	820	851	282	154
Transportation .....	12,916	11,343	10,998	12,838	14,780	13,257	12,062
Vehicle purchases (net outlay) .....	5,523	5,534	4,988	5,425	6,061	5,447	5,682
Cars and trucks, new .....	2,488	<sup>3</sup> 1,868	2,215	2,478	2,464	2,872	3,651
Cars and trucks, used .....	2,974	3,306	2,705	2,865	3,588	2,541	2,013
Other vehicles .....	61	<sup>3</sup> 360	<sup>3</sup> 67	<sup>3</sup> 82	<sup>3</sup> 9	<sup>3</sup> 35	<sup>3</sup> 18
Gasoline and motor oil .....	2,873	2,336	2,529	2,858	3,247	3,078	2,326
Other vehicle expenses .....	3,692	3,048	3,063	3,585	4,395	3,797	3,729
Vehicle finance charges .....	353	238	366	376	336	380	248
Maintenance and repairs .....	1,104	801	752	1,002	1,498	1,252	1,103
Vehicle insurance .....	1,387	<sup>3</sup> 1,637	1,250	1,149	1,701	<sup>3</sup> 1,357	<sup>3</sup> 1,915
Vehicle rental, leases, licenses, and other charges .....	849	373	696	1,058	860	808	463
Public and other transportation .....	828	425	417	970	1,078	935	326
Healthcare .....	5,101	2,368	3,410	4,938	6,187	6,610	6,597
Health insurance .....	3,509	1,523	2,395	3,470	4,253	4,108	4,825
Medical services .....	1,036	557	694	944	1,227	1,767	926
Drugs .....	411	219	226	370	530	562	718
Medical supplies .....	145	<sup>3</sup> 68	95	154	177	172	128
Entertainment .....	3,750	1,808	2,805	3,924	4,463	4,445	2,925
Fees and admissions .....	1,125	332	617	1,382	1,559	773	488
Audio and visual equipment and services .....	1,283	1,041	1,160	1,330	1,362	1,301	1,173

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, 2015-2016 — 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 .....	876	328	613	702	1,035	1,814	1,043
Pets .....	639	251	290	441	817	1,671	969
Toys, hobbies, and playground equipment .....	237	<sup>3</sup> 77	323	261	218	142	<sup>3</sup> 74
Other entertainment supplies, equipment, and services .....	466	<sup>3</sup> 107	416	511	508	556	<sup>3</sup> 221
Personal care products and services .....	877	592	595	915	1,115	936	721
Reading .....	120	<sup>3</sup> 90	67	104	167	167	158
Education .....	2,100	2,232	516	1,645	4,135	2,041	670
Tobacco products and smoking supplies .....	411	722	380	330	413	444	822
Miscellaneous .....	1,198	238	489	1,287	1,736	1,345	1,155
Cash contributions .....	1,657	3,555	923	1,569	2,190	1,409	1,682
Personal insurance and pensions .....	10,268	8,978	6,491	9,823	13,527	12,729	7,342
Life and other personal insurance .....	405	<sup>3</sup> 58	188	377	485	884	374
Pensions and Social Security .....	9,863	8,920	6,304	9,447	13,043	11,844	6,968
Sources of income and personal taxes:							
Money income before taxes .....	\$106,955	\$209,200	\$68,391	\$108,677	\$125,071	\$109,255	\$86,193
Wages and salaries .....	89,292	49,495	62,590	98,096	111,345	86,219	57,256
Self-employment income .....	12,013	<sup>3</sup> 156,157	2,902	7,037	9,353	9,967	1,877
Social Security, private and government retirement .....	3,103	<sup>3</sup> 931	530	1,042	2,298	8,770	24,402
Interest, dividends, rental income, other property income .....	978	<sup>3</sup> 118	324	1,192	947	2,001	1,164
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	764	1,718	1,297	505	464	967	715
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	527	<sup>3</sup> 285	348	622	454	809	706
Other income .....	278	<sup>3</sup> 495	399	184	210	<sup>3</sup> 523	<sup>3</sup> 73
Personal taxes (contains some imputed values) .....	15,709	61,001	4,653	16,365	20,010	14,388	6,150
Federal income taxes .....	12,538	60,187	3,058	12,773	15,548	11,144	4,658
State and local income taxes .....	3,065	784	1,571	3,530	4,227	3,128	1,433
Other taxes .....	106	<sup>3</sup> 30	<sup>3</sup> 23	62	235	<sup>3</sup> 116	<sup>3</sup> 59
Income after taxes .....	91,246	148,199	63,739	92,313	105,061	94,867	80,043
Addenda:							
Net change in total assets and liabilities .....	\$7,377	-\$1,682	-\$3,246	\$8,613	\$12,786	\$13,961	\$8,983
Net change in total assets .....	20,817	4,929	12,737	24,777	24,042	24,712	14,989
Net change in total liabilities .....	13,440	6,611	15,984	16,164	11,257	10,751	6,006
Other financial information:							
Other money receipts .....	602	<sup>3</sup> 7	208	659	615	<sup>3</sup> 1,630	<sup>3</sup> 172
Mortgage principal paid on owned property .....	-2,723	-820	-1,293	-2,816	-4,082	-2,805	-1,949
Estimated market value of owned home .....	212,176	73,484	107,167	222,256	283,582	251,328	229,554
Estimated monthly rental value of owned home .....	1,186	472	702	1,221	1,512	1,437	1,257
Gifts of goods and services, total .....	1,209	1,580	635	679	2,363	1,356	456
Food .....	68	<sup>3</sup> 2	90	33	96	101	<sup>3</sup> 10
Alcoholic beverages .....	7	<sup>3</sup> 1	<sup>3</sup> 8	8	5	<sup>3</sup> 17	( <sup>1</sup> )
Housing .....	201	<sup>3</sup> 59	137	160	261	343	251
Housekeeping supplies .....	25	<sup>3</sup> 7	15	23	39	29	<sup>3</sup> 24
Household textiles .....	<sup>3</sup> 14	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup> 13	<sup>3</sup> 36	<sup>3</sup> 7	( <sup>2</sup> )
Appliances and miscellaneous housewares .....	11	( <sup>1</sup> )	<sup>3</sup> 8	<sup>3</sup> 8	<sup>3</sup> 11	<sup>3</sup> 19	<sup>3</sup> 33
Major appliances .....	6	( <sup>2</sup> )	<sup>3</sup> 4	<sup>3</sup> 4	<sup>3</sup> 4	<sup>3</sup> 8	<sup>3</sup> 33
Small appliances and miscellaneous housewares .....	5	( <sup>1</sup> )	<sup>3</sup> 4	<sup>3</sup> 4	<sup>3</sup> 7	<sup>3</sup> 11	( <sup>1</sup> )
Miscellaneous household equipment .....	42	<sup>3</sup> 2	68	19	37	<sup>3</sup> 89	<sup>3</sup> 39

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, 2015-2016 — Continued**

Item	Total four people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other housing .....	108	<sup>3</sup> 50	45	97	138	199	155
Apparel and services .....	347	<sup>3</sup> 107	208	201	814	151	<sup>3</sup> 99
Males, 2 and over .....	45	<sup>3</sup> 4	30	50	56	<sup>3</sup> 58	<sup>3</sup> 17
Females, 2 and over .....	61	<sup>3</sup> 9	41	50	109	<sup>3</sup> 39	<sup>3</sup> 59
Children under 2 .....	45	<sup>3</sup> 22	61	62	<sup>3</sup> 18	<sup>3</sup> 45	<sup>3</sup> 1
Other apparel products and services .....	197	<sup>3</sup> 73	<sup>3</sup> 77	<sup>3</sup> 38	<sup>3</sup> 631	<sup>3</sup> 10	<sup>3</sup> 21
Jewelry and watches .....	169	<sup>3</sup> 1	<sup>3</sup> 48	<sup>3</sup> 1	<sup>3</sup> 611	( <sup>1</sup> )	<sup>3</sup> 21
All other apparel products and services ...	28	<sup>3</sup> 71	<sup>3</sup> 29	<sup>3</sup> 37	<sup>3</sup> 21	<sup>3</sup> 9	( <sup>2</sup> )
Transportation .....	131	898	100	84	84	261	<sup>3</sup> 5
Healthcare .....	10	( <sup>2</sup> )	<sup>3</sup> 2	<sup>3</sup> 7	<sup>3</sup> 18	<sup>3</sup> 22	<sup>3</sup> 5
Entertainment .....	78	<sup>3</sup> 23	<sup>3</sup> 66	77	104	78	<sup>3</sup> 43
Toys, games, arts and crafts, and tricycles	39	<sup>3</sup> 1	<sup>3</sup> 47	<sup>3</sup> 40	<sup>3</sup> 47	<sup>3</sup> 22	<sup>3</sup> 23
Other entertainment .....	39	<sup>3</sup> 23	19	38	57	56	<sup>3</sup> 20
Personal care products and services .....	6	( <sup>2</sup> )	<sup>3</sup> 2	6	13	<sup>3</sup> 8	<sup>3</sup> 5
Reading .....	3	<sup>3</sup> 3	<sup>3</sup> 1	4	4	<sup>3</sup> 8	( <sup>2</sup> )
Education .....	303	<sup>3</sup> 475	<sup>3</sup> 3	52	880	<sup>3</sup> 268	( <sup>2</sup> )
All other gifts .....	53	<sup>3</sup> 13	19	48	83	98	<sup>3</sup> 8

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017