

**Table 3640. Consumer units of four people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018**

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).....	16,398	521	3,628	5,283	4,321	1,908	737
Consumer unit characteristics:							
Income before taxes .....	\$109,970	\$55,629	\$76,266	\$109,777	\$143,350	\$127,587	\$74,367
Income after taxes .....	94,384	54,376	69,932	94,233	118,530	107,280	69,164
Age of reference person .....	43.1	21.6	30.5	39.6	48.9	58.7	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 .....	1.6	1.2	2.0	1.9	1.3	.7	.8
Adults 65 and older.....	.1	1.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	1.4
Earners .....	2.0	2.2	1.7	1.9	2.3	2.5	1.7
Vehicles .....	2.4	2.1	2.2	2.2	2.8	2.9	2.1
Percent distribution:							
Reference person:							
Men .....	46	38	42	43	51	56	43
Women.....	54	62	58	57	49	44	57
Housing tenure:							
Homeowner.....	70	38	56	67	82	85	85
With mortgage .....	56	26	48	58	67	60	38
Without mortgage .....	14	13	8	9	15	25	47
Renter .....	30	62	44	33	18	15	15
Race of reference person:							
Black or African-American .....	12	15	13	13	8	15	18
White, Asian, and all other races.....	88	85	87	87	92	85	82
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	20	30	24	21	18	11	14
Not Hispanic or Latino .....	80	70	76	79	82	89	86
Education of reference person:							
Elementary (1-8) .....	3	( <sup>3</sup> )	3	3	4	5	7
High school (9-12) .....	26	46	31	23	20	24	40
College.....	71	54	67	74	77	70	52
Never attended and other.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	1
At least one vehicle owned or leased .....	95	87	95	95	97	95	88
Average annual expenditures .....	\$80,385	\$49,852	\$63,416	\$79,629	\$98,290	\$93,911	\$54,130
Food .....	10,940	6,749	8,744	11,070	13,458	11,866	8,417
Food at home.....	6,158	4,195	5,045	6,085	7,175	7,412	5,384
Cereals and bakery products .....	825	573	671	817	977	951	742
Cereals and cereal products .....	266	202	219	258	306	318	286
Bakery products .....	558	372	452	559	671	633	456
Meats, poultry, fish, and eggs .....	1,353	949	1,078	1,282	1,546	1,884	1,281
Beef .....	358	215	301	358	387	459	361
Pork .....	248	194	193	215	317	299	313
Other meats.....	185	99	130	190	223	224	192
Poultry .....	274	207	219	282	290	376	210
Fish and seafood.....	202	160	154	151	231	428	142
Eggs .....	87	73	80	85	97	98	63
Dairy products .....	626	419	469	665	731	688	585
Fresh milk and cream.....	214	171	168	219	250	240	190
Other dairy products.....	412	248	301	447	481	448	394
Fruits and vegetables .....	1,195	847	1,008	1,144	1,450	1,422	866
Fresh fruits.....	452	319	381	429	578	491	313
Fresh vegetables.....	379	290	292	355	478	492	260
Processed fruits.....	165	120	155	169	169	190	142
Processed vegetables .....	199	118	180	191	225	248	152
Other food at home.....	2,159	1,407	1,819	2,177	2,472	2,468	1,911
Sugar and other sweets .....	205	121	150	207	250	239	221
Fats and oils .....	162	92	132	158	174	232	168
Miscellaneous foods.....	1,166	762	1,023	1,189	1,294	1,312	1,003
Nonalcoholic beverages.....	557	415	474	550	663	588	489

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, 2017-2018 — 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.....	69	<sup>1</sup> 17	39	73	91	96	<sup>1</sup> 30
Food away from home.....	4,782	2,554	3,700	4,985	6,283	4,453	3,033
Alcoholic beverages.....	575	193	393	644	743	616	273
Housing.....	25,783	17,579	21,188	27,207	29,768	27,026	17,840
Shelter.....	14,901	10,439	11,825	15,597	17,660	16,025	9,131
Owned dwellings.....	10,008	3,053	6,207	10,268	13,223	12,438	6,634
Mortgage interest and charges.....	5,359	1,522	3,593	5,936	7,172	5,310	2,136
Property taxes.....	2,982	871	1,523	2,812	4,109	4,458	2,450
Maintenance, repairs, insurance, other expenses.....	1,667	660	1,091	1,521	1,942	2,669	2,048
Rented dwellings.....	3,959	6,788	5,220	4,591	2,933	2,113	2,012
Other lodging.....	934	<sup>1</sup> 599	398	738	1,504	1,474	486
Utilities, fuels, and public services.....	5,074	4,019	4,167	4,833	5,809	6,011	5,268
Natural gas.....	506	235	379	491	599	658	482
Electricity.....	1,801	1,494	1,530	1,737	1,947	2,113	2,147
Fuel oil and other fuels.....	110	<sup>1</sup> 52	73	83	137	216	<sup>1</sup> 103
Telephone services.....	1,856	1,693	1,550	1,765	2,192	2,074	1,602
Residential phone service, VOIP, and phone cards.....	212	<sup>1</sup> 115	114	163	273	388	300
Cellular phone service.....	1,644	1,577	1,436	1,602	1,919	1,686	1,302
Water and other public services.....	800	544	635	756	935	949	934
Household operations.....	2,648	1,239	2,887	3,541	2,287	1,606	903
Personal services.....	1,425	<sup>1</sup> 497	2,022	2,341	712	<sup>1</sup> 143	<sup>1</sup> 62
Other household expenses.....	1,223	742	865	1,199	1,574	1,463	841
Housekeeping supplies.....	840	351	613	880	1,069	829	902
Laundry and cleaning supplies.....	233	94	196	254	265	241	184
Other household products.....	478	196	343	489	609	477	620
Postage and stationery.....	129	62	74	137	195	110	98
Household furnishings and equipment.....	2,320	1,531	1,695	2,357	2,943	2,556	1,636
Household textiles.....	104	<sup>1</sup> 36	109	87	106	167	105
Furniture.....	587	326	510	568	638	756	542
Floor coverings.....	24	<sup>1</sup> 23	13	15	34	44	<sup>1</sup> 40
Major appliances.....	397	559	280	351	540	440	234
Small appliances, miscellaneous housewares.....	137	116	103	152	151	157	82
Miscellaneous household equipment.....	1,071	471	680	1,184	1,474	992	632
Apparel and services.....	2,839	1,805	3,049	2,656	3,421	2,525	1,541
Men and boys.....	666	226	703	662	776	574	520
Men, 16 and over.....	449	179	504	326	591	483	443
Boys, 2 to 15.....	218	47	199	337	185	91	77
Women and girls.....	1,101	609	1,022	1,022	1,461	1,125	467
Women, 16 and over.....	773	439	716	633	1,041	988	395
Girls, 2 to 15.....	328	169	307	389	419	138	72
Children under 2.....	164	<sup>1</sup> 293	370	132	<sup>1</sup> 45	<sup>1</sup> 68	<sup>1</sup> 125
Footwear.....	637	<sup>1</sup> 500	691	638	743	488	<sup>1</sup> 255
Other apparel products and services.....	271	178	263	202	396	271	174
Transportation.....	13,370	9,481	11,991	12,643	15,271	16,945	7,981
Vehicle purchases (net outlay).....	5,719	<sup>1</sup> 3,662	5,689	5,334	6,008	7,714	<sup>1</sup> 3,230
Cars and trucks, new.....	2,420	<sup>1</sup> 1,752	2,006	2,341	2,845	2,764	<sup>1</sup> 2,108
Cars and trucks, used.....	3,182	<sup>1</sup> 1,664	3,582	2,853	3,078	4,775	<sup>1</sup> 1,123
Other vehicles.....	118	<sup>1</sup> 247	<sup>1</sup> 101	<sup>1</sup> 139	<sup>1</sup> 85	<sup>1</sup> 175	<sup>(3)</sup>
Gasoline, other fuels, and motor oil.....	2,909	2,702	2,627	2,761	3,297	3,373	2,037
Other vehicle expenses.....	3,733	2,570	3,172	3,607	4,629	4,119	2,229
Vehicle finance charges.....	335	218	379	347	342	296	179
Maintenance and repairs.....	1,128	796	924	1,020	1,340	1,622	672
Vehicle insurance.....	1,259	<sup>1</sup> 886	1,134	1,251	1,629	<sup>1</sup> 1,059	<sup>1</sup> 735
Vehicle rental, leases, licenses, and other charges.....	1,012	671	736	989	1,319	1,142	644
Public and other transportation.....	1,008	547	502	942	1,337	1,738	484
Healthcare.....	5,493	3,551	3,939	5,160	6,552	7,285	6,078
Health insurance.....	3,772	1,800	2,852	3,617	4,356	4,792	4,735
Medical services.....	1,113	1,429	710	988	1,389	1,712	598
Drugs.....	436	242	271	380	579	586	585
Medical supplies.....	172	<sup>1</sup> 80	106	175	228	195	162
Entertainment.....	4,115	2,405	2,717	4,585	4,967	4,628	2,601
Fees and admissions.....	1,315	480	582	1,558	1,869	1,290	623
Audio and visual equipment and services.....	1,153	696	951	1,044	1,357	1,472	1,246
Pets, toys, hobbies, and playground equipment.....	911	610	667	1,050	1,036	940	557
Pets.....	639	468	357	683	790	840	505

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, 2017-2018 — 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 .....	272	1142	310	367	245	1100	152
Other entertainment supplies, equipment, and services .....	736	1619	516	932	705	927	1175
Personal care products and services .....	1,024	663	730	1,072	1,342	1,027	618
Reading .....	123	186	79	117	162	172	80
Education .....	2,291	1,264	883	1,268	3,773	5,328	740
Tobacco products and smoking supplies .....	376	545	399	367	281	444	578
Miscellaneous .....	1,189	474	814	1,100	1,383	1,930	1,200
Cash contributions .....	1,678	336	1,040	1,343	2,768	2,026	869
Personal insurance and pensions.....	10,589	4,721	7,450	10,398	14,401	12,092	5,314
Life and other personal insurance .....	613	186	345	564	722	1,175	572
Pensions and Social Security .....	9,976	4,634	7,105	9,834	13,679	10,917	4,743
Sources of income and personal taxes:							
Money income before taxes.....	\$109,970	\$55,629	\$76,266	\$109,777	\$143,350	\$127,587	\$74,367
Wages and salaries .....	97,529	50,301	69,189	100,599	127,451	108,641	44,245
Self-employment income .....	7,310	11,768	4,594	6,261	11,291	7,763	7,614
Social Security, private and government retirement .....	2,414	11,174	650	662	1,482	6,195	20,196
Interest, dividends, rental income, other property income .....	1,381	163	354	976	2,017	3,572	881
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	578	854	793	468	426	608	920
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	465	1369	486	493	415	474	1509
Other income .....	292	11,100	200	317	270	1334	12
Personal taxes (contains some imputed values).....	15,586	1,253	6,334	15,544	24,820	20,306	5,204
Federal income taxes .....	12,107	561	4,462	12,085	19,696	15,794	4,029
State and local income taxes.....	3,400	660	1,820	3,395	5,007	4,395	1,152
Other taxes .....	78	133	51	64	117	1117	122
Income after taxes .....	94,384	54,376	69,932	94,233	118,530	107,280	69,164
Addenda:							
Net change in total assets and liabilities.....	\$14,713	\$4,126	\$6,170	\$10,303	\$31,877	\$12,667	\$536
Net change in total assets .....	27,059	12,322	21,322	27,386	38,478	21,800	10,055
Net change in total liabilities .....	12,346	8,196	15,152	17,083	6,600	9,134	9,520
Other financial information:							
Other money receipts .....	677	1136	339	991	1402	11,079	11,039
Mortgage principal paid on owned property .....	-3,340	-666	-1,858	-3,167	-5,056	-4,008	-1,987
Estimated market value of owned home .....	251,581	78,379	119,558	239,271	366,430	325,527	247,327
Estimated monthly rental value of owned home .....	1,327	528	784	1,283	1,786	1,658	1,327
Gifts of goods and services, total.....	930	617	467	760	1,582	1,107	453
Food .....	55	46	20	55	85	74	124
Alcoholic beverages.....	16	13	(2)	16	37	110	(3)
Housing .....	163	166	83	140	265	162	1147
Housekeeping supplies .....	29	117	24	19	51	125	130
Household textiles .....	15	(3)	13	14	16	112	(3)
Appliances and miscellaneous housewares .....	17	120	16	115	120	136	126
Major appliances .....	8	(3)	13	16	18	118	125
Small appliances and miscellaneous housewares .....	9	120	13	19	111	117	11
Miscellaneous household equipment .....	29	114	11	28	44	25	158
Other housing .....	83	1114	40	74	143	164	132
Apparel and services .....	205	1139	250	191	208	225	170
Males, 2 and over .....	36	17	28	40	34	54	143
Females, 2 and over.....	100	123	127	83	119	114	119
Children under 2 .....	31	147	137	133	121	140	18
Other apparel products and services .....	38	162	158	135	133	117	(2)
Jewelry and watches.....	14	(3)	13	15	14	17	(2)
All other apparel products and services.....	33	162	155	130	130	111	(3)
Transportation.....	123	27	21	170	173	145	18
Healthcare.....	12	11	12	118	18	123	116

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, 2017-2018 — 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.....	89	<sup>1</sup> 56	36	72	149	111	<sup>1</sup> 44
Toys, games, arts and crafts, and tricycles.....	43	<sup>1</sup> 30	<sup>1</sup> 16	41	<sup>1</sup> 82	<sup>1</sup> 35	<sup>1</sup> 15
Other entertainment.....	46	<sup>1</sup> 27	20	30	67	76	<sup>1</sup> 29
Personal care products and services .....	12	<sup>1</sup> 16	12	10	22	<sup>1</sup> 1	( <sup>3</sup> )
Reading.....	2	<sup>1</sup> 9	<sup>1</sup> 2	2	<sup>1</sup> 1	<sup>1</sup> 3	<sup>1</sup> 1
Education .....	192	<sup>1</sup> 8	<sup>1</sup> 8	47	556	<sup>1</sup> 229	<sup>1</sup> 43
All other gifts .....	60	<sup>1</sup> 46	33	38	78	124	<sup>1</sup> 91

<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, 2019