

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012**

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) .....	16,548	703	3,905	5,715	4,219	1,444	564
Consumer unit characteristics:							
Income before taxes .....	\$89,130	\$48,538	\$63,698	\$96,793	\$107,281	\$99,960	\$74,666
Income after taxes .....	86,803	49,639	62,991	94,100	103,546	96,330	74,408
Age of reference person .....	41.7	21.7	30.2	39.5	48.8	58.4	72.1
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	1.4	1.9	1.8	1.3	.7	.5
Persons 65 and older .....	.1	1.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	1.6
Earners .....	1.9	1.8	1.7	1.8	2.2	2.3	1.6
Vehicles .....	2.4	1.9	2.0	2.4	2.8	2.7	2.4
Percent distribution:							
Sex of reference person:							
Male .....	46	38	40	46	50	57	48
Female .....	54	62	60	54	50	43	52
Housing tenure:							
Homeowner .....	70	40	52	72	83	83	87
With mortgage .....	57	26	45	64	66	62	41
Without mortgage .....	13	14	7	8	18	21	47
Renter .....	30	60	48	28	17	17	13
Race of reference person:							
Black or African-American .....	11	18	13	10	8	12	18
White, Asian, and all other races .....	89	82	87	90	92	88	82
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	19	38	23	19	15	14	20
Not Hispanic or Latino .....	81	62	77	81	85	86	80
Education of reference person:							
Elementary (1-8) .....	4	3	3	3	5	7	12
High school (9-12) .....	32	63	35	27	28	36	50
College .....	64	34	61	70	68	56	38
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>4</sup> )
At least one vehicle owned or leased .....	94	88	92	94	96	97	85
Average annual expenditures .....	\$66,634	\$42,690	\$55,815	\$68,390	\$79,328	\$67,830	\$55,963
Food .....	9,108	5,409	7,791	9,320	10,890	8,749	8,418
Food at home .....	5,490	3,572	4,854	5,587	6,296	5,405	5,629
Cereals and bakery products .....	782	515	670	821	880	760	793
Cereals and cereal products .....	265	185	242	273	307	225	226
Bakery products .....	517	330	428	549	573	535	567
Meats, poultry, fish, and eggs .....	1,206	748	1,017	1,219	1,417	1,295	1,188
Beef .....	309	144	269	291	372	374	379
Pork .....	234	156	206	242	259	245	244
Other meats .....	191	85	156	216	214	172	158
Poultry .....	233	176	221	216	276	267	174
Fish and seafood .....	173	130	111	185	219	171	168
Eggs .....	67	56	54	69	76	67	65
Dairy products .....	593	394	545	599	684	512	639
Fresh milk and cream .....	223	184	206	232	248	184	220
Other dairy products .....	369	210	339	368	436	328	419
Fruits and vegetables .....	1,012	633	881	1,016	1,191	998	1,099
Fresh fruits .....	366	223	316	368	447	333	373
Fresh vegetables .....	310	188	258	308	382	316	301
Processed fruits .....	161	107	149	164	176	157	188
Processed vegetables .....	175	115	158	177	185	193	237
Other food at home .....	1,897	1,282	1,741	1,931	2,125	1,840	1,911
Sugar and other sweets .....	200	128	174	213	218	194	208
Fats and oils .....	149	100	131	151	167	147	206
Miscellaneous foods .....	1,002	687	973	1,016	1,107	913	925
Nonalcoholic beverages .....	488	339	431	489	547	530	533
Food prepared by consumer unit on out-of-town trips .....	58	128	32	61	86	55	139

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, 2011-2012 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Food away from home .....	3,618	1,837	2,937	3,733	4,593	3,344	2,788
Alcoholic beverages .....	437	130	332	518	508	361	342
Housing .....	21,714	15,313	19,306	22,932	24,175	21,325	16,649
Shelter .....	12,490	8,685	10,935	13,368	14,026	12,285	8,136
Owned dwellings .....	8,775	3,411	6,097	9,668	11,034	9,324	6,661
Mortgage interest and charges .....	5,130	2,221	4,068	6,083	5,791	4,604	2,859
Property taxes .....	2,421	749	1,387	2,460	3,336	3,343	2,058
Maintenance, repairs, insurance, other expenses .....	1,225	441	642	1,126	1,906	1,378	1,744
Rented dwellings .....	3,010	5,055	4,501	3,076	1,839	1,940	951
Other lodging .....	705	<sup>1</sup> 219	338	624	1,153	1,021	523
Utilities, fuels, and public services .....	4,725	3,919	3,882	4,685	5,457	5,289	5,038
Natural gas .....	494	432	349	512	583	604	445
Electricity .....	1,753	1,536	1,473	1,738	1,987	1,898	1,986
Fuel oil and other fuels .....	188	<sup>1</sup> 52	115	175	236	275	407
Telephone services .....	1,647	1,515	1,433	1,612	1,876	1,787	1,594
Water and other public services .....	643	384	513	648	774	726	606
Household operations .....	1,864	1,081	2,224	2,261	1,486	1,191	860
Personal services .....	977	483	1,569	1,325	406	<sup>1</sup> 270	<sup>1</sup> 39
Other household expenses .....	887	599	655	936	1,080	920	821
Housekeeping supplies .....	762	511	636	770	889	845	737
Laundry and cleaning supplies .....	189	115	172	193	215	207	122
Other household products .....	419	287	332	435	489	464	379
Postage and stationery .....	154	110	132	142	186	174	236
Household furnishings and equipment .....	1,874	1,116	1,630	1,847	2,317	1,715	1,878
Household textiles .....	139	34	64	192	145	158	87
Furniture .....	513	415	506	401	714	489	371
Floor coverings .....	20	<sup>1</sup> 4	11	18	34	22	<sup>1</sup> 5
Major appliances .....	263	197	213	265	335	193	324
Small appliances, miscellaneous housewares .....	99	77	80	105	109	122	61
Miscellaneous household equipment .....	840	389	755	865	980	732	1,029
Apparel and services .....	2,522	1,742	2,347	2,606	2,789	2,545	1,808
Men and boys .....	581	342	462	659	611	645	532
Men, 16 and over .....	363	268	244	374	440	438	398
Boys, 2 to 15 .....	219	74	218	284	171	207	135
Women and girls .....	1,000	545	889	1,031	1,155	1,057	759
Women, 16 and over .....	718	471	613	661	898	926	557
Girls, 2 to 15 .....	281	75	275	371	257	130	202
Children under 2 .....	132	376	236	131	28	<sup>1</sup> 58	<sup>1</sup> 50
Footwear .....	520	256	469	522	667	452	<sup>1</sup> 259
Other apparel products and services .....	289	224	292	263	328	333	208
Transportation .....	11,846	9,572	11,159	11,720	13,175	11,782	11,084
Vehicle purchases (net outlay) .....	4,306	3,665	4,924	4,202	4,114	3,641	<sup>1</sup> 5,032
Cars and trucks, new .....	1,921	<sup>1</sup> 993	1,878	1,798	2,084	2,245	<sup>1</sup> 2,563
Cars and trucks, used .....	2,286	2,671	2,913	2,295	1,986	1,396	<sup>1</sup> 1,903
Other vehicles .....	99	<sup>(4)</sup>	133	108	<sup>1</sup> 43	<sup>(4)</sup>	<sup>1</sup> 566
Gasoline and motor oil .....	3,755	3,145	3,271	3,817	4,340	3,721	2,963
Other vehicle expenses .....	3,068	2,234	2,590	3,002	3,711	3,416	2,542
Vehicle finance charges .....	354	264	360	405	348	260	204
Maintenance and repairs .....	980	621	736	971	1,223	1,169	929
Vehicle insurance .....	1,147	<sup>1</sup> 992	1,104	1,043	1,332	<sup>1</sup> 1,385	<sup>1</sup> 841
Vehicle rental, leases, licenses, and other charges .....	587	357	390	583	809	602	567
Public and other transportation .....	716	528	374	700	1,011	1,004	548
Health care .....	3,595	1,579	2,724	3,487	4,443	4,153	5,487
Health insurance .....	2,133	1,075	1,675	2,082	2,573	2,398	3,169
Medical services .....	867	273	712	880	1,074	831	1,079
Drugs .....	460	165	245	405	611	784	953
Medical supplies .....	135	<sup>1</sup> 66	92	120	186	141	286
Entertainment .....	3,546	1,523	2,794	3,826	4,259	3,684	2,900
Fees and admissions .....	1,022	168	611	1,196	1,452	807	482
Audio and visual equipment and services .....	1,237	974	980	1,347	1,344	1,314	1,168
Pets, toys, hobbies, and playground equipment .....	770	283	743	713	825	1,172	956
Other entertainment supplies, equipment, and services .....	516	97	460	570	639	390	<sup>1</sup> 294

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, 2011-2012 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Personal care products and services .....	807	413	595	901	963	731	806
Reading .....	110	60	72	111	149	123	115
Education .....	1,947	1,781	756	1,251	4,087	2,236	670
Tobacco products and smoking supplies .....	368	422	376	283	393	543	478
Miscellaneous .....	853	201	656	915	970	1,020	1,093
Cash contributions .....	1,551	579	1,059	1,618	2,062	1,615	1,511
Personal insurance and pensions .....	8,230	3,966	5,849	8,903	10,465	8,963	4,603
Life and other personal insurance .....	411	294	228	439	518	533	436
Pensions and Social Security .....	7,818	3,672	5,621	8,464	9,947	8,430	4,167
Sources of income and personal taxes:							
Money income before taxes .....	\$89,130	\$48,538	\$63,698	\$96,793	\$107,281	\$99,960	\$74,666
Wages and salaries .....	80,190	42,487	58,206	88,769	97,670	87,115	43,971
Self-employment income .....	3,876	12,191	2,483	4,875	4,439	3,189	13,063
Social Security, private and government retirement .....	2,346	11,279	452	898	2,232	5,915	23,191
Interest, dividends, rental income, other property income .....	606	18	383	399	1,037	926	944
Unemployment and workers' compensation, veterans' benefits .....	814	1432	609	850	774	1,601	1614
Public assistance, supplemental security income, food stamps .....	674	970	901	500	523	930	971
Regular contributions for support .....	442	1490	448	366	439	1204	11,745
Other income .....	182	1680	215	136	167	180	1167
Personal taxes (missing values not imputed)	2,327	-1,101	706	2,693	3,735	3,629	258
Federal income taxes .....	1,505	-1,124	219	1,714	2,712	2,492	17
State and local income taxes .....	695	8	390	835	882	962	162
Other taxes .....	127	115	98	143	141	176	79
Income after taxes .....	86,803	49,639	62,991	94,100	103,546	96,330	74,408
Addenda:							
Net change in total assets and liabilities .....	-\$9,296	-\$5,398	-\$3,938	-\$13,707	-\$5,694	-\$20,240	-\$5,505
Net change in total assets .....	5,191	4,311	9,105	3,329	5,486	2,979	1,490
Net change in total liabilities .....	14,487	9,710	13,043	17,035	11,180	23,219	6,995
Other financial information:							
Other money receipts .....	324	185	403	209	441	1384	1213
Mortgage principal paid on owned property .....	-2,935	-814	-1,630	-3,265	-3,856	-3,707	-2,389
Estimated market value of owned home .....	189,450	66,407	99,562	192,493	274,955	231,893	186,043
Estimated monthly rental value of owned home .....	1,053	478	645	1,095	1,372	1,322	1,093
Gifts of goods and services, total .....	873	581	429	654	1,439	1,294	1,233
Food .....	77	123	23	85	80	199	163
Alcoholic beverages .....	12	(4)	23	9	13	15	(4)
Housing .....	163	244	80	178	209	128	184
Housekeeping supplies .....	33	1127	24	29	33	115	140
Household textiles .....	8	119	14	110	16	19	17
Appliances and miscellaneous housewares .....	13	(3)	14	11	24	117	11
Major appliances .....	4	(4)	(4)	11	14	11	(4)
Small appliances and miscellaneous housewares .....	8	(3)	14	10	10	116	11
Miscellaneous household equipment .....	40	122	21	47	41	41	1119
Other housing .....	69	175	27	81	105	146	117
Apparel and services .....	173	231	166	141	148	284	384
Males, 2 and over .....	40	168	27	25	41	96	125
Females, 2 and over .....	62	1142	29	50	65	110	1176
Children under 2 .....	19	16	30	17	111	119	137
Other apparel products and services .....	51	115	180	48	32	159	146
Jewelry and watches .....	19	11	160	18	15	17	14
All other apparel products and services ...	32	114	119	40	127	152	142

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, 2011-2012 — Continued**

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Transportation .....	70	38	27	71	117	73	39
Health care .....	19	( <sup>4</sup> )	<sup>1</sup> 4	<sup>1</sup> 12	<sup>1</sup> 26	<sup>1</sup> 84	<sup>1</sup> 1
Entertainment .....	78	<sup>1</sup> 34	54	73	65	<sup>1</sup> 141	<sup>1</sup> 321
Toys, games, arts and crafts, and tricycles .....	35	<sup>1</sup> 29	<sup>1</sup> 34	35	<sup>1</sup> 23	<sup>1</sup> 24	<sup>1</sup> 168
Other entertainment .....	43	<sup>1</sup> 5	19	38	43	117	<sup>1</sup> 153
Personal care products and services .....	16	<sup>1</sup> 2	8	21	16	<sup>1</sup> 6	<sup>1</sup> 69
Reading .....	1	( <sup>4</sup> )	<sup>1</sup> 1	<sup>1</sup> 1	<sup>1</sup> 1	( <sup>3</sup> )	( <sup>4</sup> )
Education .....	219	<sup>1</sup> 8	<sup>1</sup> 6	30	705	<sup>1</sup> 264	<sup>1</sup> 123
All other gifts .....	47	<sup>1</sup> 1	38	34	59	109	49

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

<sup>2</sup> Value is less than or equal to 0.05.

<sup>3</sup> Value is less than or equal to 0.5.

<sup>4</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013