

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total five or more 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)	12,333	520	2,950	4,476	3,071	826	491
Consumer unit characteristics:							
Income before taxes	\$79,777	\$48,657	\$57,671	\$82,435	\$98,822	\$92,434	\$80,906
Income after taxes	78,622	49,122	58,253	81,427	95,615	90,176	80,939
Age of reference person	41.4	21.4	30.6	39.6	48.7	58.2	71.5
Average number in consumer unit:							
Persons	5.7	5.8	5.7	5.6	5.7	5.8	5.9
Children under 18	2.7	2.2	3.2	3.0	2.2	1.8	1.7
Persons 65 and older1	1.1	(²)	.1	.1	.2	1.5
Earners	2.1	2.4	1.7	1.9	2.5	2.6	2.0
Vehicles	2.5	1.9	2.0	2.4	2.9	2.7	3.0
Percent distribution:							
Sex of reference person:							
Male	44	34	35	44	52	49	51
Female	56	66	65	56	48	51	49
Housing tenure:							
Homeowner	68	37	49	71	81	82	88
With mortgage	56	25	43	62	66	59	44
Without mortgage	13	12	6	10	16	24	44
Renter	32	63	51	29	19	18	12
Race of reference person:							
Black or African-American	14	21	15	12	14	20	17
White, Asian, and all other races	86	79	85	88	86	80	83
Hispanic or Latino origin of reference person:							
Hispanic or Latino	28	47	30	28	27	18	22
Not Hispanic or Latino	72	53	70	72	73	82	78
Education of reference person:							
Elementary (1-8)	10	6	11	8	10	12	16
High school (9-12)	39	69	46	31	35	39	51
College	51	25	43	60	54	49	34
Never attended and other	1	(³)	(⁴)	1	1	(³)	(⁴)
At least one vehicle owned or leased	93	83	91	95	94	97	96
Average annual expenditures	\$62,215	\$41,678	\$48,664	\$65,493	\$73,059	\$67,334	\$56,994
Food	9,537	7,764	7,773	10,115	10,635	10,005	8,136
Food at home	6,021	5,412	5,231	6,168	6,597	6,100	6,270
Cereals and bakery products	883	683	746	947	956	861	861
Cereals and cereal products	322	273	266	343	345	348	316
Bakery products	560	411	480	604	611	512	545
Meats, poultry, fish, and eggs	1,362	1,318	1,261	1,314	1,482	1,487	1,626
Beef	364	311	339	360	391	437	328
Pork	271	287	259	262	285	244	417
Other meats	191	143	166	196	220	184	181
Poultry	265	338	270	251	271	268	233
Fish and seafood	193	143	153	174	228	275	387
Eggs	78	97	75	71	87	79	80
Dairy products	652	555	571	691	684	620	722
Fresh milk and cream	261	248	235	265	271	284	272
Other dairy products	391	306	336	426	413	335	450
Fruits and vegetables	1,055	962	893	1,080	1,162	1,166	990
Fresh fruits	358	291	288	382	383	422	320
Fresh vegetables	320	343	278	310	348	371	376
Processed fruits	185	163	152	188	219	196	128
Processed vegetables	192	165	174	200	210	178	166

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home	\$2,069	\$1,894	\$1,761	\$2,136	\$2,313	\$1,967	\$2,071
Sugar and other sweets	220	144	179	234	260	205	200
Fats and oils	161	147	137	167	175	174	123
Miscellaneous foods	1,125	1,105	995	1,170	1,220	964	1,126
Nonalcoholic beverages	513	468	422	509	593	572	574
Food prepared by consumer unit on out-of-town trips	50	130	28	56	66	51	149
Food away from home	3,516	2,352	2,541	3,947	4,038	3,904	1,867
Alcoholic beverages	290	172	151	337	366	344	149
Housing	20,864	14,741	18,050	22,479	22,846	19,931	18,431
Shelter	12,145	8,730	10,616	13,209	13,458	10,695	9,459
Owned dwellings	8,397	3,180	5,756	9,383	10,500	8,394	7,641
Mortgage interest and charges	5,340	1,940	4,011	6,150	6,318	4,974	4,052
Property taxes	2,143	840	1,200	2,243	2,988	2,547	2,306
Maintenance, repairs, insurance, other expenses	914	400	546	990	1,195	873	1,284
Rented dwellings	3,246	5,496	4,670	3,268	2,127	1,863	1,432
Other lodging	502	154	190	558	831	439	386
Utilities, fuels, and public services	4,953	3,732	4,240	4,983	5,490	5,812	5,457
Natural gas	629	406	503	657	718	679	717
Electricity	1,928	1,380	1,735	1,902	2,101	2,329	2,159
Fuel oil and other fuels	137	133	112	137	143	236	1200
Telephone services	1,578	1,424	1,331	1,602	1,757	1,755	1,586
Water and other public services	681	488	559	686	770	812	796
Household operations	1,278	621	1,279	1,403	1,226	1,125	1,410
Personal services	640	1307	838	738	429	1369	1690
Other household expenses	638	314	441	664	797	756	720
Housekeeping supplies	779	461	633	887	774	842	879
Laundry and cleaning supplies	238	167	209	261	246	227	223
Other household products	400	226	324	452	395	443	506
Postage and stationery	142	68	100	175	133	173	150
Household furnishings and equipment	1,710	1,198	1,282	1,998	1,898	1,457	1,225
Household textiles	143	40	97	154	202	113	119
Furniture	391	347	310	486	384	385	128
Floor coverings	35	17	39	48	26	16	135
Major appliances	226	158	152	251	267	239	227
Small appliances, miscellaneous housewares	104	36	86	119	115	85	137
Miscellaneous household equipment	811	610	599	940	905	630	579
Apparel and services	2,674	2,228	2,102	3,014	2,715	2,810	2,491
Men and boys	601	447	463	665	660	623	522
Men, 16 and over	355	292	195	365	484	451	1241
Boys, 2 to 15	246	155	268	300	176	172	280
Women and girls	972	635	664	1,154	950	1,194	1,098
Women, 16 and over	639	385	362	707	726	892	970
Girls, 2 to 15	333	249	302	447	223	301	129
Children under 2	203	583	284	181	112	104	164
Footwear	603	356	492	638	692	633	1627
Other apparel products and services	295	208	199	377	302	256	80
Transportation	9,926	7,579	7,602	10,257	11,389	12,261	10,676
Vehicle purchases (net outlay)	3,346	2,052	2,502	3,795	3,565	4,056	13,127
Cars and trucks, new	1,357	(4)	1543	1,494	1,655	2,968	11,854
Cars and trucks, used	1,918	2,052	1,913	2,271	1,761	905	1,273
Other vehicles	72	(4)	146	131	1150	1184	(4)
Gasoline and motor oil	3,041	2,967	2,632	3,073	3,350	3,252	2,998

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses	\$3,068	\$2,335	\$2,200	\$2,926	\$3,716	\$4,542	\$4,220
Vehicle finance charges	354	152	315	361	385	477	328
Maintenance and repairs	896	524	701	968	1,038	913	853
Vehicle insurance	1,312	¹ 1,431	851	1,056	1,600	2,672	¹ 2,632
Vehicle rental, leases, licenses, and other charges	507	228	334	541	693	481	406
Public transportation	471	225	267	462	758	410	331
Healthcare	2,969	1,101	1,975	3,032	3,664	3,983	4,280
Health insurance	1,632	626	1,120	1,663	1,862	2,364	2,823
Medical services	804	233	552	829	1,154	807	487
Drugs	411	195	231	416	488	637	812
Medical supplies	122	¹ 48	71	123	160	175	158
Entertainment	3,448	1,454	2,484	3,777	4,526	2,717	2,545
Fees and admissions	879	146	458	1,116	1,205	570	398
Audio and visual equipment and services	1,108	770	986	1,154	1,220	1,082	1,078
Pets, toys, hobbies, and playground equipment	807	334	582	882	1,001	770	870
Other entertainment supplies, equipment, and services	653	205	459	625	1,099	294	199
Personal care products and services	692	576	538	773	747	687	519
Reading	81	24	51	75	113	124	107
Education	1,633	858	565	1,475	3,127	1,682	791
Tobacco products and smoking supplies	460	585	517	358	416	784	654
Miscellaneous	847	432	633	893	853	1,293	1,274
Cash contributions	1,770	452	1,456	1,609	2,394	2,271	1,781
Personal insurance and pensions	7,024	3,712	4,766	7,299	9,269	8,443	5,159
Life and other personal insurance	363	¹ 92	162	346	565	607	352
Pensions and Social Security	6,661	3,620	4,604	6,953	8,704	7,836	4,807
Sources of income and personal taxes:							
Money income before taxes	79,777	48,657	57,671	82,435	98,822	92,434	80,906
Wages and salaries	69,755	42,936	50,630	72,363	89,413	77,551	53,203
Self-employment income	4,467	¹ 1,327	2,733	5,681	4,905	5,212	3,139
Social Security, private and government retirement	2,502	¹ 1,064	1,001	1,500	1,774	6,386	20,217
Interest, dividends, rental income, other property income	412	¹ 2	224	403	735	170	444
Unemployment and workers' compensation, veterans' benefits	758	689	882	708	722	535	¹ 1,139
Public assistance, supplemental security income, food stamps	1,069	1,943	1,338	827	723	1,809	1,660
Regular contributions for support	472	¹ 390	490	540	295	¹ 588	¹ 740
Other income	342	¹ 305	374	413	256	¹ 182	¹ 365
Personal taxes	1,155	-465	-582	1,008	3,207	2,258	-32
Federal income taxes	513	-613	-881	368	2,189	1,288	-381
2008 Tax stimulus (thru Q20091)	¹ -2	(⁴)	(⁴)	¹ -3	¹ -2	(⁴)	(⁴)
State and local income taxes	515	133	234	517	888	572	156
Other taxes	129	¹ 16	65	127	132	398	193

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Income after taxes	78,622	49,122	58,253	81,427	95,615	90,176	80,939
Addenda:							
Net change in total assets and liabilities	-\$5,210	\$1,147	-\$7,419	-\$8,367	-\$3,204	\$13,280	-\$13,551
Net change in total assets	7,662	9,850	5,760	9,261	6,113	15,274	-939
Net change in total liabilities	12,872	8,703	13,179	17,628	9,317	1,994	12,612
Other financial information:							
Other money receipts	226	134	192	205	196	1294	1892
Mortgage principal paid on owned property	-2,797	-739	-1,430	-3,008	-4,162	-3,115	-2,196
Estimated market value of owned home	179,614	71,028	91,625	181,034	262,512	219,733	224,362
Estimated monthly rental value of owned home	979	470	594	1,011	1,282	1,237	1,221
Gifts of goods and services	684	373	434	703	904	826	749
Food	48	¹ 1	² 26	45	68	82	¹ 63
Alcoholic beverages	5	⁽⁴⁾	⁽³⁾	7	7	14	14
Housing	118	¹ 133	115	92	137	109	¹ 311
Housekeeping supplies	16	¹ 16	¹ 28	15	14	¹ 13	¹ 14
Household textiles	5	⁽³⁾	¹ 7	¹ 6	¹ 6	⁽⁴⁾	⁽³⁾
Appliances and miscellaneous housewares	11	⁽³⁾	¹ 13	¹ 10	¹ 12	17	¹ 26
Major appliances	1	⁽⁴⁾	⁽³⁾	¹ 1	¹ 3	12	¹ 1
Small appliances and miscellaneous housewares	10	⁽³⁾	¹ 13	18	¹ 10	15	¹ 26
Miscellaneous household equipment	31	¹ 85	¹ 25	22	¹ 19	¹ 37	¹ 174
Other housing	55	¹ 42	42	40	85	¹ 61	¹ 97
Apparel and services	165	¹ 170	¹ 176	¹ 155	¹ 147	¹ 233	¹ 179
Males, 2 and over	33	¹ 25	33	36	25	¹ 46	¹ 32
Females, 2 and over	34	¹ 25	32	29	28	81	¹ 46
Children under 2	70	¹ 107	80	68	61	51	¹ 77
Other apparel products and services	28	¹ 14	¹ 32	22	¹ 32	¹ 54	¹ 25
Jewelry and watches	4	¹ 1	¹ 3	12	17	¹ 15	¹ 1
All other apparel products and services	24	¹ 13	¹ 29	¹ 20	¹ 26	¹ 40	¹ 24
Transportation	58	¹ 15	18	83	74	27	63
Health care	18	⁽⁴⁾	12	13	¹ 19	17	¹ 35
Entertainment	80	¹ 11	66	84	58	¹ 253	¹ 25
Toys, games, arts and crafts, and tricycles	44	¹ 1	¹ 38	53	¹ 21	¹ 137	⁽⁴⁾
Other entertainment	36	⁽⁴⁾	28	31	37	¹ 115	¹ 25
Personal care products and services	6	⁽⁴⁾	¹ 16	6	10	⁽⁴⁾	⁽⁴⁾
Reading	⁽³⁾	⁽⁴⁾	⁽⁴⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽⁴⁾
Education	147	⁽⁴⁾	¹ 12	165	311	¹ 79	¹ 46
All other gifts	49	¹ 52	12	63	73	34	¹ 24

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.05.

³ Value is less than or equal to 0.5.

⁴ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011