

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	39,095	1,667	5,177	3,813	7,643	9,839	10,955	6,615	4,341
Consumer unit characteristics:									
Income before taxes	\$68,054	\$34,588	\$68,866	\$75,279	\$81,274	\$78,616	\$51,538	\$58,604	\$40,773
Income after taxes	65,445	33,856	65,972	72,480	77,141	75,331	50,516	57,170	40,377
Age of reference person	54.0	22.0	29.2	39.8	50.0	59.3	73.6	69.0	80.7
Average number in consumer unit:									
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.2	.2	.3	.1	(¹)	(¹)	(¹)	(¹)
Persons 65 and older5	(¹)	(¹)	(¹)	(¹)	.1	1.7	1.7	1.8
Earners	1.2	1.5	1.7	1.5	1.5	1.4	.5	.7	.3
Vehicles	2.2	1.5	1.7	1.9	2.4	2.5	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	50	41	53	45	44	48	57	56	58
Female	50	59	47	55	56	52	43	44	42
Housing tenure:									
Homeowner	75	17	45	61	76	88	91	92	90
With mortgage	41	13	39	51	56	50	25	32	14
Without mortgage	34	5	6	9	20	38	67	60	76
Renter	25	83	55	39	24	12	9	8	10
Race of reference person:									
Black or African-American	10	13	12	13	13	9	6	6	6
White, Asian, and all other races	90	87	88	87	87	91	94	94	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	8	12	12	12	7	5	5	6	3
Not Hispanic or Latino	92	88	88	88	93	95	95	94	97
Education of reference person:									
Elementary (1-8)	4	1	2	2	2	3	8	6	11
High school (9-12)	34	37	22	30	36	33	40	38	44
College	62	62	76	67	61	63	52	56	45
Never attended and other	(²)	(³)	(³)	(³)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	93	80	91	89	93	95	94	95	92
Average annual expenditures	\$51,310	\$34,589	\$50,510	\$52,134	\$55,251	\$56,944	\$46,247	\$50,779	\$39,533
Food	6,133	3,718	6,204	5,926	6,356	6,611	6,011	6,495	5,324
Food at home	3,556	2,031	2,782	3,193	3,879	3,943	3,781	3,965	3,522
Cereals and bakery products	467	260	375	409	499	508	513	521	501
Cereals and cereal products	150	97	131	141	158	163	154	156	152
Bakery products	317	163	244	268	341	345	359	365	350
Meats, poultry, fish, and eggs	788	447	560	709	849	871	874	893	848
Beef	224	124	135	180	232	238	286	258	324
Pork	156	95	100	141	174	176	170	188	144
Other meats	111	61	82	92	116	127	123	132	110
Poultry	130	90	117	135	152	141	119	125	110
Fish and seafood	123	48	93	120	129	144	130	138	118
Eggs	43	28	34	40	46	45	47	51	40
Dairy products	378	240	303	334	410	419	399	427	361
Fresh milk and cream	128	93	100	111	135	142	136	143	126
Other dairy products	251	147	202	223	275	277	264	284	235
Fruits and vegetables	662	339	497	574	706	726	746	779	700
Fresh fruits	224	96	159	181	228	253	266	284	242
Fresh vegetables	215	107	159	189	237	240	236	260	204
Processed fruits	110	67	92	99	114	113	124	117	133
Processed vegetables	112	69	86	105	127	120	119	118	121

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other food at home	\$1,261	\$745	\$1,048	\$1,167	\$1,415	\$1,419	\$1,249	\$1,345	\$1,112
Sugar and other sweets	137	66	90	108	150	158	155	162	145
Fats and oils	105	62	78	88	111	123	112	118	105
Miscellaneous foods	636	398	566	621	710	697	616	649	571
Nonalcoholic beverages	326	208	287	309	389	363	299	334	250
Food prepared by consumer unit on out-of-town trips	57	12	27	42	55	78	67	83	42
Food away from home	2,577	1,687	3,422	2,733	2,478	2,669	2,231	2,530	1,802
Alcoholic beverages	541	493	743	645	539	508	441	561	271
Housing	17,012	12,351	17,544	19,109	18,075	18,079	15,060	16,609	12,734
Shelter	9,970	8,080	11,458	12,433	11,031	10,136	7,808	8,820	6,267
Owned dwellings	6,836	1,834	5,830	8,287	7,872	7,778	6,000	6,920	4,597
Mortgage interest and charges	3,312	1,172	3,993	5,409	4,493	3,517	1,578	2,165	685
Property taxes	2,038	390	1,173	1,700	2,162	2,503	2,311	2,492	2,037
Maintenance, repairs, insurance, other expenses	1,486	271	663	1,178	1,217	1,758	2,110	2,263	1,876
Rented dwellings	2,244	6,049	5,249	3,696	2,162	1,080	843	808	897
Other lodging	889	197	379	450	997	1,277	966	1,092	772
Utilities, fuels, and public services	3,752	2,352	3,051	3,524	4,022	4,162	3,819	4,007	3,532
Natural gas	473	213	381	409	486	511	535	514	568
Electricity	1,433	898	1,079	1,307	1,495	1,614	1,520	1,619	1,369
Fuel oil and other fuels	174	424	55	99	197	222	220	210	236
Telephone services	1,173	1,003	1,182	1,234	1,354	1,237	988	1,100	816
Water and other public services	499	214	355	473	491	578	556	563	544
Household operations	863	517	785	852	803	907	959	990	913
Personal services	111	162	246	187	95	55	74	467	483
Other household expenses	752	355	539	664	708	852	885	923	830
Housekeeping supplies	733	293	490	564	648	932	866	935	771
Laundry and cleaning supplies	152	75	122	138	156	168	167	179	151
Other household products	411	173	227	292	356	557	490	525	442
Postage and stationery	170	45	142	134	135	207	209	231	177
Household furnishings and equipment	1,694	1,109	1,760	1,737	1,571	1,942	1,608	1,857	1,251
Household textiles	134	85	103	131	99	186	133	157	98
Furniture	398	459	509	513	336	430	310	335	272
Floor coverings	39	7	20	52	33	49	45	45	44
Major appliances	230	138	163	197	200	300	245	237	256
Small appliances, miscellaneous housewares	115	58	100	95	92	156	119	161	59
Miscellaneous household equipment	778	362	865	748	810	822	757	920	523
Apparel and services	1,635	1,691	2,529	1,545	1,522	1,675	1,264	1,525	894
Men and boys	355	305	492	384	369	350	282	360	170
Men, 16 and over	324	277	461	347	331	320	257	327	158
Boys, 2 to 15	31	28	30	37	38	30	25	33	12
Women and girls	638	666	841	591	625	668	535	632	399
Women, 16 and over	593	649	794	528	583	620	495	578	378
Girls, 2 to 15	45	18	47	64	42	47	40	53	21
Children under 2	50	62	63	40	50	60	34	42	23
Footwear	279	370	358	279	244	314	216	251	168
Other apparel products and services	313	287	775	251	235	283	197	241	133
Transportation	8,372	7,252	8,734	8,332	9,136	9,367	6,985	7,988	5,484
Vehicle purchases (net outlay)	3,003	3,438	3,371	3,066	3,181	3,266	2,380	2,586	2,065
Cars and trucks, new	1,615	4,828	1,788	1,567	1,588	1,915	1,419	1,416	1,424
Cars and trucks, used	1,332	2,402	1,501	1,386	1,558	1,280	958	1,167	641
Other vehicles	56	4,208	482	4,113	436	71	42	43	(3)
Gasoline and motor oil	2,091	1,936	2,122	2,082	2,346	2,339	1,702	1,993	1,258

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other vehicle expenses	\$2,704	\$1,573	\$2,518	\$2,636	\$3,025	\$3,136	\$2,405	\$2,844	\$1,766
Vehicle finance charges	287	250	363	298	375	322	159	221	64
Maintenance and repairs	831	568	772	736	945	970	731	827	584
Vehicle insurance	1,090	⁴ 456	774	1,056	1,211	1,297	1,102	1,329	786
Vehicle rental, leases, licenses, and other charges	497	299	610	545	493	548	413	467	331
Public transportation	574	305	723	548	584	626	498	565	395
Healthcare	4,064	1,081	1,776	2,148	3,317	4,541	6,367	6,221	6,590
Health insurance	2,376	610	1,074	1,216	1,760	2,396	4,076	4,009	4,176
Medical services	870	325	444	521	829	1,185	1,022	976	1,093
Drugs	667	106	191	314	588	788	1,053	1,027	1,092
Medical supplies	151	39	68	96	140	172	216	208	229
Entertainment	2,810	1,687	2,768	2,844	2,921	3,210	2,563	3,142	1,720
Fees and admissions	609	313	614	638	591	684	591	709	418
Audio and visual equipment and services	1,048	749	1,176	1,024	1,048	1,150	948	1,032	821
Pets, toys, hobbies, and playground equipment	725	405	554	809	825	790	707	918	405
Other entertainment supplies, equipment, and services	427	220	424	373	457	586	317	482	75
Personal care products and services	629	425	601	608	589	668	674	742	576
Reading	132	46	82	84	113	153	180	189	167
Education	810	1,919	1,021	450	1,534	831	142	180	86
Tobacco products and smoking supplies	386	489	310	497	568	410	218	274	134
Miscellaneous	852	321	602	944	978	934	862	839	891
Cash contributions	2,037	419	1,063	1,751	1,793	2,120	2,937	2,728	3,256
Personal insurance and pensions	5,899	2,697	6,532	7,252	7,811	7,836	2,542	3,287	1,407
Life and other personal insurance	387	34	157	189	406	548	458	536	340
Pensions and Social Security	5,512	2,663	6,375	7,063	7,405	7,288	2,083	2,750	1,067
Sources of income and personal taxes:									
Money income before taxes	68,054	34,588	68,866	75,279	81,274	78,616	51,538	58,604	40,773
Wages and salaries	50,265	31,612	64,946	68,160	71,768	60,344	15,882	21,534	7,271
Self-employment income	2,833	573	1,636	3,807	3,340	4,864	1,223	2,047	-32
Social Security, private and government retirement	11,677	⁴ 301	313	1,305	2,809	9,898	30,174	31,043	28,849
Interest, dividends, rental income, other property income	1,936	49	675	326	1,326	2,202	3,567	3,186	4,148
Unemployment and workers' compensation, veterans' benefits	515	428	450	516	844	662	198	239	134
Public assistance, supplemental security income, food stamps	357	433	236	514	488	394	222	198	258
Regular contributions for support	291	913	401	467	413	152	123	144	⁴ 90
Other income	180	278	209	185	285	98	149	212	⁴ 54
Personal taxes	2,609	732	2,894	2,799	4,133	3,284	1,022	1,433	396
Federal income taxes	1,838	466	2,079	1,925	3,058	2,287	649	984	137
2008 Tax stimulus (thru Q20091)	(²)	(³)	(³)	4-1	(³)	(²)	4-1	(²)	4-1
State and local income taxes	568	276	695	777	886	729	114	179	15
Other taxes	203	-9	120	98	189	268	261	271	245

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Income after taxes	65,445	33,856	65,972	72,480	77,141	75,331	50,516	57,170	40,377
Addenda:									
Net change in total assets and liabilities	-\$5,022	\$676	-\$9,647	-\$12,288	-\$10,062	-\$2,452	\$32	\$1,173	-\$1,708
Net change in total assets	6,548	8,705	12,808	12,047	3,345	6,668	3,474	5,676	119
Net change in total liabilities	11,570	8,029	22,455	24,334	13,407	9,120	3,442	4,503	1,827
Other financial information:									
Other money receipts	597	247	328	343	498	800	751	1,029	329
Mortgage principal paid on owned property	-2,180	-329	-1,305	-2,493	-3,181	-2,818	-1,496	-1,941	-819
Estimated market value of owned home	184,514	24,369	95,629	144,732	186,161	222,644	229,335	238,209	215,814
Estimated monthly rental value of owned home	978	177	593	815	1,000	1,173	1,147	1,187	1,087
Gifts of goods and services	1,326	471	635	773	2,037	1,832	1,029	1,203	779
Food	122	25	52	59	194	194	79	106	41
Alcoholic beverages	15	49	22	13	7	17	16	20	11
Housing	247	115	143	209	280	371	194	231	142
Housekeeping supplies	38	⁴ 13	25	38	30	57	37	41	30
Household textiles	12	⁴ 4	49	⁴ 17	8	13	14	19	6
Appliances and miscellaneous housewares	24	⁴ 7	18	⁴ 14	15	42	23	29	15
Major appliances	7	(³)	⁴ 6	⁴ 1	5	12	7	9	⁴ 3
Small appliances and miscellaneous housewares	17	⁴ 7	12	⁴ 14	10	30	17	20	⁴ 12
Miscellaneous household equipment	64	⁴ 26	41	66	55	86	65	83	41
Other housing	109	65	51	74	173	173	55	59	50
Apparel and services	273	179	244	222	275	330	268	307	212
Males, 2 and over	70	66	53	77	72	70	72	94	41
Females, 2 and over	98	49	72	68	80	128	112	119	103
Children under 2	45	26	49	38	50	60	34	42	23
Other apparel products and services	60	⁴ 38	70	39	72	72	49	52	46
Jewelry and watches	18	⁴ 13	20	12	21	20	16	13	⁴ 19
All other apparel products and services	43	⁴ 24	50	⁴ 27	52	52	34	39	⁴ 27
Transportation	95	7	36	27	119	99	139	113	179
Health care	20	42	48	49	50	27	47	48	45
Entertainment	126	⁴ 55	69	84	108	209	116	157	56
Toys, games, arts and crafts, and tricycles	44	⁴ 19	33	⁴ 29	27	72	44	65	⁴ 15
Other entertainment	82	36	35	56	81	138	72	92	41
Personal care products and services	20	⁴ 70	15	14	14	16	24	33	12
Reading	1	(²)	(²)	(²)	1	1	2	2	3
Education	319	(²)	27	99	908	443	62	79	35
All other gifts	88	8	21	37	83	123	121	147	82

¹ Value is less than or equal to 0.05.
² Value is less than or equal to 0.5.
³ No data reported.
⁴ Data are likely to have large sampling errors.

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