

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

Item	Total three 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) .....	17,986	1,174	3,680	4,341	4,788	2,682	1,322
Consumer unit characteristics:							
Income before taxes .....	\$76,788	\$37,464	\$59,285	\$75,806	\$94,193	\$98,313	\$56,945
Income after taxes .....	74,569	37,971	58,389	74,122	90,117	94,996	55,820
Age of reference person .....	44.3	21.5	29.7	39.6	49.4	58.5	72.7
Average number in consumer unit:							
Persons .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.8	.9	1.1	1.0	.6	.3	.2
Persons 65 and older .....	.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.6
Earners .....	1.7	1.6	1.6	1.7	1.9	1.9	1.1
Vehicles .....	2.3	1.6	1.8	2.1	2.7	2.8	2.2
Percent distribution:							
Sex of reference person:							
Male .....	43	28	43	40	43	51	51
Female .....	57	72	57	60	57	49	49
Housing tenure:							
Homeowner .....	69	30	49	66	80	88	90
With mortgage .....	50	21	42	56	58	56	36
Without mortgage .....	19	10	7	10	22	32	54
Renter .....	31	70	51	34	20	12	10
Race of reference person:							
Black or African-American .....	14	16	16	16	11	12	16
White, Asian, and all other races .....	86	84	84	84	89	88	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	15	21	22	16	11	11	10
Not Hispanic or Latino .....	85	79	78	84	89	89	90
Education of reference person:							
Elementary (1-8) .....	3	3	3	2	3	4	10
High school (9-12) .....	36	53	33	35	33	33	53
College .....	60	44	64	63	64	63	36
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	93	86	89	93	95	96	92
Average annual expenditures .....	\$58,067	\$36,297	\$49,261	\$56,882	\$68,335	\$69,127	\$47,897
Food .....	7,553	5,516	6,505	7,380	8,984	8,313	6,904
Food at home .....	4,481	3,469	3,904	4,433	4,979	5,060	4,659
Cereals and bakery products .....	593	412	525	572	664	699	627
Cereals and cereal products .....	204	154	198	198	224	216	202
Bakery products .....	390	257	328	374	440	484	425
Meats, poultry, fish, and eggs .....	1,033	888	839	1,013	1,129	1,219	1,167
Beef .....	296	246	237	283	317	382	346
Pork .....	199	191	162	198	220	215	222
Other meats .....	127	96	98	130	140	151	148
Poultry .....	198	165	178	198	216	223	194
Fish and seafood .....	155	143	112	148	176	189	185
Eggs .....	57	47	52	57	60	59	73
Dairy products .....	490	372	451	490	530	514	551
Fresh milk and cream .....	185	151	195	184	189	173	202
Other dairy products .....	305	221	256	307	341	341	349
Fruits and vegetables .....	785	550	686	762	887	917	812
Fresh fruits .....	266	177	227	260	304	318	270
Fresh vegetables .....	245	149	215	236	281	292	253
Processed fruits .....	142	129	121	141	156	155	152
Processed vegetables .....	132	96	123	125	146	152	137

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home .....	\$1,580	\$1,247	\$1,403	\$1,596	\$1,771	\$1,710	\$1,502
Sugar and other sweets .....	156	125	124	144	180	187	174
Fats and oils .....	122	81	105	125	135	141	133
Miscellaneous foods .....	833	683	803	830	936	842	723
Nonalcoholic beverages .....	418	350	342	453	451	458	428
Food prepared by consumer unit on out-of-town trips .....	51	48	29	44	69	82	44
Food away from home .....	3,072	2,047	2,601	2,946	4,004	3,254	2,244
Alcoholic beverages .....	411	439	371	404	481	380	317
Housing .....	19,507	12,948	18,282	20,534	21,254	21,662	15,004
Shelter .....	11,190	7,569	10,824	12,023	12,128	12,202	7,242
Owned dwellings .....	7,675	2,466	6,012	8,370	9,016	9,609	5,862
Mortgage interest and charges .....	4,567	1,778	4,051	5,774	5,064	4,882	2,069
Property taxes .....	1,983	456	1,197	1,809	2,553	2,909	2,158
Maintenance, repairs, insurance, other expenses .....	1,125	232	764	786	1,398	1,818	1,636
Rented dwellings .....	2,761	5,049	4,472	3,158	1,896	1,280	801
Other lodging .....	755	<sup>4</sup> 54	340	496	1,216	1,313	579
Utilities, fuels, and public services .....	4,223	2,854	3,411	4,240	4,784	4,839	4,365
Natural gas .....	547	271	413	535	623	707	603
Electricity .....	1,591	1,097	1,289	1,610	1,801	1,743	1,742
Fuel oil and other fuels .....	155	<sup>4</sup> 66	87	134	210	197	214
Telephone services .....	1,407	1,177	1,230	1,431	1,565	1,531	1,203
Water and other public services .....	523	243	393	530	586	662	603
Household operations .....	1,319	765	1,755	1,573	1,107	1,103	973
Personal services .....	670	509	1,323	1,025	297	146	<sup>4</sup> 237
Other household expenses .....	650	256	432	548	810	957	736
Housekeeping supplies .....	773	467	626	652	922	1,028	949
Laundry and cleaning supplies .....	185	135	183	181	191	222	164
Other household products .....	420	253	319	343	515	588	517
Postage and stationery .....	168	79	124	128	216	217	267
Household furnishings and equipment .....	2,001	1,294	1,666	2,046	2,312	2,489	1,475
Household textiles .....	159	46	125	184	223	158	78
Furniture .....	487	490	395	570	494	558	305
Floor coverings .....	52	12	33	57	58	89	<sup>4</sup> 27
Major appliances .....	247	167	167	256	213	391	344
Small appliances, miscellaneous housewares .....	118	60	124	85	132	147	158
Miscellaneous household equipment .....	938	520	822	894	1,193	1,147	564
Apparel and services .....	2,213	1,883	2,138	2,224	2,639	2,151	1,379
Men and boys .....	515	327	448	644	575	491	339
Men, 16 and over .....	417	270	338	507	472	428	313
Boys, 2 to 15 .....	98	57	110	136	103	63	26
Women and girls .....	879	672	722	817	1,224	900	527
Women, 16 and over .....	730	592	545	638	1,042	812	488
Girls, 2 to 15 .....	149	80	177	179	182	87	39
Children under 2 .....	171	409	361	145	60	60	46
Footwear .....	386	284	366	397	481	322	306
Other apparel products and services .....	263	191	242	221	299	379	161
Transportation .....	9,761	7,317	8,964	9,415	11,046	11,378	7,553
Vehicle purchases (net outlay) .....	3,254	2,630	3,717	3,146	3,302	3,871	1,451
Cars and trucks, new .....	1,491	<sup>4</sup> 529	1,596	1,651	1,352	2,445	<sup>4</sup> 98
Cars and trucks, used .....	1,614	1,764	2,056	1,293	1,753	1,340	1,353
Other vehicles .....	149	<sup>4</sup> 337	<sup>4</sup> 64	<sup>4</sup> 202	197	<sup>4</sup> 86	( <sup>3</sup> )
Gasoline and motor oil .....	2,875	2,318	2,502	2,854	3,336	3,165	2,214

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses .....	\$3,069	\$2,089	\$2,341	\$2,897	\$3,758	\$3,484	\$3,386
Vehicle finance charges .....	380	336	408	396	379	389	270
Maintenance and repairs .....	828	704	600	729	1,041	1,038	700
Vehicle insurance .....	1,312	<sup>4</sup> 803	896	1,198	1,701	1,310	2,087
Vehicle rental, leases, licenses, and other charges .....	549	246	437	574	637	747	329
Public transportation .....	563	280	405	518	650	859	502
Healthcare .....	3,108	1,002	2,090	2,520	3,541	4,603	5,202
Health insurance .....	1,752	576	1,250	1,461	1,888	2,481	3,180
Medical services .....	750	258	545	611	919	1,147	794
Drugs .....	474	130	227	350	556	767	1,026
Medical supplies .....	132	38	67	97	178	208	202
Entertainment .....	2,966	1,665	2,276	3,145	3,335	3,530	3,143
Fees and admissions .....	660	192	333	684	912	959	416
Audio and visual equipment and services ....	1,130	747	1,055	1,210	1,193	1,247	966
Pets, toys, hobbies, and playground equipment .....	685	339	506	695	777	971	669
Other entertainment supplies, equipment, and services .....	491	387	381	556	453	352	1,092
Personal care products and services .....	726	534	580	689	840	904	705
Reading .....	118	57	75	79	145	201	153
Education .....	1,484	505	478	874	2,874	2,241	591
Tobacco products and smoking supplies .....	442	477	335	466	493	438	458
Miscellaneous .....	974	303	588	1,004	1,226	1,394	801
Cash contributions .....	1,825	711	999	1,253	2,409	2,967	2,554
Personal insurance and pensions .....	6,979	2,942	5,581	6,896	9,070	8,965	3,133
Life and other personal insurance .....	404	41	212	304	539	705	487
Pensions and Social Security .....	6,576	2,901	5,369	6,592	8,531	8,260	2,646
Sources of income and personal taxes:							
Money income before taxes .....	76,788	37,464	59,285	75,806	94,193	98,313	56,945
Wages and salaries .....	66,228	33,986	55,505	69,926	83,377	77,301	27,991
Self-employment income .....	3,553	<sup>4</sup> 445	1,678	2,598	5,433	6,454	1,974
Social Security, private and government retirement .....	4,258	<sup>4</sup> 705	276	1,160	2,258	10,023	24,211
Interest, dividends, rental income, other property income .....	1,008	84	205	288	1,399	2,815	1,349
Unemployment and workers' compensation, veterans' benefits .....	454	<sup>4</sup> 149	354	405	459	806	424
Public assistance, supplemental security income, food stamps .....	462	904	381	387	321	668	641
Regular contributions for support .....	609	671	547	931	730	138	<sup>4</sup> 189
Other income .....	216	520	338	112	217	108	<sup>4</sup> 167
Personal taxes .....	2,219	-507	896	1,685	4,076	3,317	1,126
Federal income taxes .....	1,831	-256	946	1,389	3,217	2,580	1,052
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-472	-376	-531	-475	-489	-434	-394
State and local income taxes .....	623	98	407	634	995	686	183
Other taxes .....	237	26	74	137	352	486	285

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Income after taxes .....	74,569	37,971	58,389	74,122	90,117	94,996	55,820
Addenda:							
Net change in total assets and liabilities .....	-\$7,947	\$3,288	-\$6,108	-\$9,152	-\$9,627	-\$13,379	-\$1,982
Net change in total assets .....	8,613	14,810	15,257	10,063	6,009	2,587	1,514
Net change in total liabilities .....	16,560	11,522	21,365	19,215	15,636	15,966	3,496
Other financial information:							
Other money receipts .....	539	89	317	407	688	1,116	284
Mortgage principal paid on owned property .....	-2,818	-494	-1,599	-3,141	-3,269	-4,607	-1,951
Estimated market value of owned home .....	177,528	43,213	98,366	157,211	230,750	271,461	200,492
Estimated monthly rental value of owned home .....	922	291	607	895	1,120	1,277	1,011
Gifts of goods and services .....	1,444	617	677	756	2,553	2,258	970
Food .....	108	57	38	48	220	157	50
Alcoholic beverages .....	11	43	410	19	13	4	44
Housing .....	287	144	207	148	498	322	256
Housekeeping supplies .....	38	446	23	30	51	52	421
Household textiles .....	20	413	420	44	44	12	411
Appliances and miscellaneous housewares .....	21	49	422	17	25	24	419
Major appliances .....	4	( <sup>3</sup> )	( <sup>2</sup> )	5	3	10	49
Small appliances and miscellaneous housewares .....	16	49	421	412	22	14	410
Miscellaneous household equipment .....	73	423	75	39	129	59	44
Other housing .....	136	454	68	58	250	175	160
Apparel and services .....	276	276	218	222	410	280	131
Males, 2 and over .....	63	439	25	43	118	80	34
Females, 2 and over .....	80	428	36	59	159	93	41
Children under 2 .....	85	196	127	72	53	57	36
Other apparel products and services .....	48	414	31	48	79	50	421
Jewelry and watches .....	11	41	411	47	13	423	42
All other apparel products and services .....	37	413	420	40	66	428	418
Transportation .....	106	94	101	27	154	120	185
Healthcare .....	18	43	42	47	29	451	48
Entertainment .....	84	413	52	104	91	123	92
Toys, games, arts and crafts, and tricycles .....	30	44	424	52	22	433	434
Other entertainment .....	54	49	28	52	68	90	58
Personal care products and services .....	18	41	16	19	24	20	413
Reading .....	1	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	41	41
Education .....	464	47	413	103	1,035	1,050	456
All other gifts .....	73	19	21	59	78	129	174

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010