

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total two or more 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)	85,891	3,942	15,439	18,760	20,151	14,500	13,099	8,031	5,068
Consumer unit characteristics:									
Income before taxes	\$75,536	\$40,105	\$64,780	\$83,346	\$91,502	\$84,968	\$52,691	\$58,059	\$44,183
Income after taxes	73,327	39,952	63,666	81,341	87,763	81,721	51,781	56,821	43,796
Age of reference person	47.7	21.7	29.8	39.7	49.3	59.1	73.3	68.9	80.4
Average number in consumer unit:									
Persons	3.1	3.1	3.4	3.8	3.2	2.5	2.3	2.3	2.2
Children under 189	.8	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and older3	(¹)	(¹)	(¹)	.1	.2	1.7	1.6	1.8
Earners	1.6	1.8	1.6	1.8	1.9	1.6	.7	.8	.4
Vehicles	2.3	1.7	1.9	2.3	2.7	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	47	37	44	44	47	51	55	54	56
Female	53	63	56	56	53	49	45	46	44
Housing tenure:									
Homeowner	73	26	52	71	80	88	90	90	90
With mortgage	49	18	45	62	60	52	27	34	17
Without mortgage	24	8	7	9	20	36	63	57	73
Renter	27	74	48	29	20	12	10	10	10
Race of reference person:									
Black or African-American	12	16	14	13	12	10	8	9	8
White, Asian, and all other races	88	84	86	87	88	90	92	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	14	23	19	17	12	9	6	7	5
Not Hispanic or Latino	86	77	81	83	88	91	94	93	95
Education of reference person:									
Elementary (1-8)	5	2	4	4	4	4	9	7	12
High school (9-12)	35	48	32	31	35	32	43	42	44
College	60	49	64	64	61	63	48	50	44
Never attended and other	(²)	(²)	(³)	(²)	(²)	(²)	(²)	1	(²)
At least one vehicle owned or leased	93	84	91	94	94	96	93	94	92
Average annual expenditures	\$57,895	\$38,312	\$51,326	\$62,566	\$66,522	\$62,234	\$47,262	\$50,917	\$41,460
Food	7,562	5,332	6,862	8,541	8,698	7,456	6,221	6,664	5,516
Food at home	4,467	3,251	3,957	4,956	5,088	4,360	4,026	4,236	3,692
Cereals and bakery products	607	391	538	698	695	564	551	563	532
Cereals and cereal products	208	152	202	246	230	182	173	177	167
Bakery products	399	240	336	453	464	382	378	386	365
Meats, poultry, fish, and eggs	1,016	811	866	1,104	1,161	1,018	934	996	835
Beef	283	230	237	308	322	294	253	284	204
Pork	201	173	168	217	223	199	195	212	168
Other meats	133	88	111	149	153	129	128	133	120
Poultry	190	162	180	212	218	184	145	150	138
Fish and seafood	154	113	120	158	184	157	157	160	152
Eggs	56	43	49	61	60	56	55	57	52
Dairy products	496	354	446	563	558	474	443	471	398
Fresh milk and cream	185	150	179	219	200	165	157	164	145
Other dairy products	310	204	267	344	358	309	286	307	253
Fruits and vegetables	777	522	675	823	874	799	761	788	718
Fresh fruits	262	157	222	283	292	275	261	277	236
Fresh vegetables	249	168	210	255	284	271	242	255	223
Processed fruits	137	107	126	147	157	124	133	129	139
Processed vegetables	129	90	117	138	141	129	125	127	121

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total two or more 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	\$1,572	\$1,173	\$1,432	\$1,768	\$1,800	\$1,504	\$1,337	\$1,418	\$1,208
Sugar and other sweets	161	107	127	176	186	165	162	166	154
Fats and oils	123	82	108	130	138	128	123	129	113
Miscellaneous foods	826	635	807	949	932	750	669	702	617
Nonalcoholic beverages	403	332	356	458	477	377	323	350	281
Food prepared by consumer unit on out-of-town trips	58	16	35	55	67	84	60	71	43
Food away from home	3,095	2,081	2,905	3,585	3,610	3,096	2,195	2,428	1,824
Alcoholic beverages	470	413	445	472	517	539	373	459	237
Housing	19,257	13,455	18,619	22,057	20,832	19,379	15,283	16,165	13,884
Shelter	11,220	8,295	11,380	13,338	12,140	10,884	7,837	8,310	7,088
Owned dwellings	7,896	2,320	6,543	9,820	9,109	8,340	6,055	6,518	5,321
Mortgage interest and charges	4,527	1,508	4,582	6,639	5,286	4,023	1,735	2,217	970
Property taxes	2,086	528	1,237	2,183	2,505	2,582	2,222	2,276	2,138
Maintenance, repairs, insurance, other expenses	1,283	283	724	998	1,317	1,735	2,098	2,025	2,213
Rented dwellings	2,506	5,812	4,476	2,872	1,957	1,236	917	906	935
Other lodging	819	163	361	647	1,075	1,308	865	886	832
Utilities, fuels, and public services	4,202	2,877	3,553	4,477	4,676	4,452	3,968	4,130	3,712
Natural gas	581	302	458	611	646	633	608	606	610
Electricity	1,574	1,123	1,340	1,678	1,723	1,668	1,506	1,573	1,399
Fuel oil and other fuels	191	36	90	163	216	250	290	272	320
Telephone services	1,320	1,141	1,232	1,444	1,512	1,314	1,012	1,112	854
Water and other public services	537	275	433	581	579	587	552	567	528
Household operations	1,198	580	1,437	1,555	1,091	993	980	893	1,118
Personal services	508	302	972	905	312	112	195	115	321
Other household expenses	689	279	465	650	780	880	785	778	797
Housekeeping supplies	781	434	630	755	856	937	856	928	742
Laundry and cleaning supplies	181	121	172	204	195	183	157	174	131
Other household products	430	239	319	408	486	539	471	501	423
Postage and stationery	170	74	138	143	176	215	228	254	187
Household furnishings and equipment	1,856	1,268	1,618	1,933	2,068	2,114	1,642	1,905	1,224
Household textiles	153	57	118	147	190	195	136	159	99
Furniture	434	447	498	479	422	450	292	317	251
Floor coverings	46	11	26	43	49	59	67	63	73
Major appliances	239	153	187	254	237	321	221	247	181
Small appliances, miscellaneous housewares	118	58	94	101	134	165	121	150	75
Miscellaneous household equipment	866	542	695	910	1,036	924	806	969	545
Apparel and services	2,091	1,775	2,133	2,481	2,370	1,914	1,374	1,628	970
Men and boys	481	329	455	623	532	436	332	415	199
Men, 16 and over	372	274	306	429	426	391	298	372	181
Boys, 2 to 15	109	55	148	193	106	46	34	43	19
Women and girls	827	598	788	943	1,019	783	559	645	422
Women, 16 and over	667	524	604	659	847	704	508	572	406
Girls, 2 to 15	160	75	184	285	172	80	51	73	16
Children under 2	121	284	246	137	60	68	38	48	22
Footwear	380	317	379	461	442	318	258	298	196
Other apparel products and services	283	247	265	317	316	308	187	222	130
Transportation	9,685	7,737	8,949	9,913	11,254	10,506	7,597	8,593	6,019
Vehicle purchases (net outlay)	3,266	3,088	3,267	3,262	3,644	3,498	2,485	2,928	1,781
Cars and trucks, new	1,557	906	1,281	1,448	1,736	1,941	1,532	1,694	1,277
Cars and trucks, used	1,596	1,967	1,873	1,709	1,780	1,419	911	1,197	457
Other vehicles	113	215	113	105	127	138	442	438	448
Gasoline and motor oil	2,817	2,500	2,684	3,111	3,206	2,863	1,997	2,269	1,567

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total two or more 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	\$3,030	\$1,872	\$2,544	\$2,983	\$3,727	\$3,454	\$2,585	\$2,853	\$2,161
Vehicle finance charges	370	330	439	420	401	370	184	247	85
Maintenance and repairs	842	614	661	801	1,044	995	707	785	582
Vehicle insurance	1,275	671	913	1,168	1,684	1,464	1,306	1,384	1,180
Vehicle rental, leases, licenses, and other charges	542	258	531	595	598	625	389	437	313
Public transportation	572	276	455	557	677	691	530	542	510
Healthcare	3,513	1,043	2,035	2,777	3,450	4,486	6,089	5,953	6,304
Health insurance	1,963	611	1,188	1,536	1,813	2,303	3,750	3,671	3,874
Medical services	860	242	546	761	943	1,206	1,044	1,008	1,102
Drugs	554	149	231	372	535	806	1,082	1,073	1,097
Medical supplies	136	41	70	108	160	170	213	201	231
Entertainment	3,243	1,775	2,801	3,794	3,638	3,397	2,660	3,059	2,026
Fees and admissions	746	261	531	961	934	763	538	628	395
Audio and visual equipment and services	1,139	806	1,149	1,207	1,222	1,176	961	1,058	808
Pets, toys, hobbies, and playground equipment	810	413	645	1,002	922	817	684	832	449
Other entertainment supplies, equipment, and services	548	296	476	624	559	642	477	542	373
Personal care products and services	702	473	597	768	779	734	658	702	589
Reading	123	53	75	98	132	171	171	175	165
Education	1,264	1,557	723	1,097	2,433	1,211	315	368	231
Tobacco products and smoking supplies	395	442	362	398	493	414	242	290	166
Miscellaneous	936	373	726	931	1,064	1,268	807	881	689
Cash contributions	1,908	607	1,095	1,590	2,179	2,448	2,700	2,535	2,960
Personal insurance and pensions	6,745	3,278	5,904	7,648	8,684	8,310	2,772	3,445	1,705
Life and other personal insurance	394	64	184	314	481	605	488	594	319
Pensions and Social Security	6,351	3,214	5,719	7,334	8,203	7,705	2,284	2,851	1,387
Sources of income and personal taxes:									
Money income before taxes	75,536	40,105	64,780	83,346	91,502	84,968	52,691	58,059	44,183
Wages and salaries	62,097	36,868	60,072	75,628	81,846	65,413	18,644	23,823	10,439
Self-employment income	3,589	789	2,257	3,893	4,197	6,020	1,943	2,765	641
Social Security, private and government retirement	6,795	508	447	921	2,541	9,623	27,993	27,671	28,502
Interest, dividends, rental income, other property income	1,570	100	484	1,234	1,212	2,549	3,240	2,827	3,894
Unemployment and workers' compensation, veterans' benefits	383	258	358	353	466	578	149	192	80
Public assistance, supplemental security income, food stamps	449	682	449	495	415	479	335	334	335
Regular contributions for support	434	525	468	625	579	176	153	156	148
Other income	220	375	245	197	246	131	234	291	143
Personal taxes	2,209	153	1,113	2,005	3,740	3,247	909	1,238	388
Federal income taxes	1,836	257	1,005	1,686	3,021	2,617	814	1,086	383
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-477	-368	-512	-577	-467	-448	-375	-395	-343
State and local income taxes	628	242	518	727	898	767	163	227	62
Other taxes	223	22	102	168	287	311	307	321	286

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total two or more 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	73,327	39,952	63,666	81,341	87,763	81,721	51,781	56,821	43,796
Addenda:									
Net change in total assets and liabilities	-\$6,346	-\$205	-\$10,344	-\$8,825	-\$7,961	-\$3,688	-\$389	\$548	-\$1,875
Net change in total assets	8,058	10,577	14,013	10,257	6,625	4,488	3,287	6,190	-1,312
Net change in total liabilities	14,404	10,782	24,358	19,082	14,586	8,175	3,677	5,642	563
Other financial information:									
Other money receipts	521	198	302	263	546	1,032	644	734	502
Mortgage principal paid on owned property	-2,741	-511	-1,706	-3,367	-3,725	-3,295	-1,611	-1,983	-1,021
Estimated market value of owned home	190,837	42,760	107,070	189,771	221,226	246,525	227,261	230,310	222,430
Estimated monthly rental value of owned home	998	279	652	1,034	1,128	1,216	1,128	1,149	1,094
Gifts of goods and services	1,272	469	589	802	2,003	1,932	1,173	1,433	759
Food	111	36	51	72	162	192	97	114	71
Alcoholic beverages	13	4 ⁴	9	12	11	15	21	28	10
Housing	239	124	137	154	374	355	195	228	141
Housekeeping supplies	35	26	25	27	42	51	36	41	27
Household textiles	14	4 ⁷	11	7	27	16	8	11	4
Appliances and miscellaneous housewares	22	4 ⁷	15	14	33	33	19	20	16
Major appliances	6	4 ⁴	2	5	7	12	5	5	4 ⁵
Small appliances and miscellaneous housewares	16	4 ⁴	12	9	26	21	13	15	4 ¹¹
Miscellaneous household equipment	57	14	39	38	89	72	58	75	32
Other housing	112	69	46	68	184	184	73	81	61
Apparel and services	253	183	202	223	323	289	241	317	120
Males, 2 and over	58	33	31	55	71	66	73	98	33
Females, 2 and over	87	35	49	63	142	100	93	120	50
Children under 2	61	97	88	61	49	60	33	41	21
Other apparel products and services	48	4 ¹⁸	35	45	61	63	42	59	17
Jewelry and watches	11	4 ⁷	7	9	13	16	14	20	4 ⁵
All other apparel products and services	36	4 ¹¹	28	36	48	47	29	39	4 ¹²
Transportation	96	63	51	51	126	134	136	145	122
Healthcare	19	4 ¹	4 ⁴	9	30	35	23	16	4 ³³
Entertainment	99	20	72	83	96	164	113	151	51
Toys, games, arts and crafts, and tricycles	36	4 ⁸	35	38	29	50	37	58	4 ⁵
Other entertainment	63	13	37	46	67	113	75	94	46
Personal care products and services	14	3	12	18	15	15	16	21	8
Reading	1	(²)	(²)	0	1	1	2	2	2
Education	338	4 ¹¹	27	109	780	602	162	188	122
All other gifts	88	23	25	70	86	130	167	222	79

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.