

**Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

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) .....	85,903	3,999	15,622	18,015	19,392	15,053	13,822	8,703	5,119
Consumer unit characteristics:									
Income before taxes .....	\$75,303	\$39,861	\$63,930	\$83,249	\$90,243	\$84,996	\$56,536	\$62,960	\$45,616
Income after taxes .....	73,144	39,895	62,883	81,429	86,585	81,610	55,487	61,495	45,274
Age of reference person .....	48.0	21.9	29.8	39.6	49.5	59.1	73.2	68.9	80.5
Average number in consumer unit:									
Persons .....	3.1	3.1	3.4	3.8	3.3	2.6	2.3	2.4	2.3
Children under 18 .....	.9	.9	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and older .....	.3	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.7	1.6	1.7
Earners .....	1.6	1.7	1.7	1.7	1.9	1.6	.7	.8	.5
Vehicles .....	2.2	1.5	1.9	2.2	2.6	2.6	2.1	2.3	1.9
Percent distribution:									
Sex of reference person:									
Male .....	47	39	43	45	45	50	54	53	56
Female .....	53	61	57	55	55	50	46	47	44
Housing tenure:									
Homeowner .....	72	24	49	68	78	86	90	90	90
With mortgage .....	48	16	43	58	60	51	28	34	17
Without mortgage .....	24	8	6	10	19	35	62	56	73
Renter .....	28	76	51	32	22	14	10	10	10
Race of reference person:									
Black or African-American .....	12	15	14	14	12	10	9	9	8
White, Asian, and all other races .....	88	85	86	86	88	90	91	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	14	24	21	19	14	8	7	7	7
Not Hispanic or Latino .....	86	76	79	81	86	92	93	93	93
Education of reference person:									
Elementary (1-8) .....	5	3	4	5	4	4	9	6	13
High school (9-12) .....	34	51	30	31	34	32	41	39	44
College .....	61	47	66	64	62	63	50	55	43
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	93	81	91	93	94	95	93	94	91
Average annual expenditures .....	\$56,794	\$37,692	\$51,275	\$60,786	\$65,332	\$60,414	\$47,613	\$51,069	\$41,876
Food .....	7,407	5,290	6,723	8,312	8,410	7,386	6,309	6,716	5,673
Food at home .....	4,441	3,097	3,872	4,897	5,083	4,478	4,000	4,106	3,836
Cereals and bakery products .....	615	426	531	700	700	605	558	554	563
Cereals and cereal products .....	203	141	188	240	232	192	166	166	166
Bakery products .....	412	286	343	459	468	413	391	388	396
Meats, poultry, fish, and eggs .....	978	683	824	1,058	1,127	1,013	900	906	891
Beef .....	271	197	210	277	312	284	289	254	342
Pork .....	188	129	149	207	209	203	182	202	151
Other meats .....	144	86	124	164	176	141	119	129	105
Poultry .....	177	147	174	201	210	164	131	137	123
Fish and seafood .....	140	79	116	147	156	167	128	129	125
Eggs .....	57	46	51	62	64	54	51	55	46
Dairy products .....	469	308	420	523	538	449	433	450	409
Fresh milk and cream .....	174	123	162	204	194	162	149	151	147
Other dairy products .....	295	185	258	320	343	287	284	299	262
Fruits and vegetables .....	824	551	705	902	935	843	773	792	744
Fresh fruits .....	282	161	238	312	315	295	269	278	256
Fresh vegetables .....	257	178	216	269	293	271	246	255	232
Processed fruits .....	135	100	120	153	151	130	123	120	127
Processed vegetables .....	151	111	130	168	175	147	135	138	129

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, 2010-2011 — 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 .....	\$1,555	\$1,128	\$1,393	\$1,714	\$1,783	\$1,568	\$1,336	\$1,404	\$1,229
Sugar and other sweets .....	164	97	128	184	189	172	158	163	150
Fats and oils .....	126	87	103	136	142	131	123	125	121
Miscellaneous foods .....	800	621	774	893	899	770	661	682	628
Nonalcoholic beverages .....	410	303	357	445	491	422	332	357	293
Food prepared by consumer unit on out-of-town trips .....	55	21	31	56	61	73	62	77	37
Food away from home .....	2,966	2,193	2,851	3,415	3,328	2,908	2,309	2,609	1,837
Alcoholic beverages .....	470	357	462	491	492	490	437	520	309
Housing .....	18,905	13,305	18,138	21,356	20,770	19,034	15,480	16,758	13,347
Shelter .....	10,905	8,251	10,883	12,692	12,284	10,491	7,886	8,756	6,406
Owned dwellings .....	7,360	2,078	5,659	8,769	9,049	7,917	5,999	6,745	4,729
Mortgage interest and charges .....	3,997	1,232	3,776	5,511	5,078	3,739	1,839	2,332	1,002
Property taxes .....	2,135	478	1,240	2,153	2,620	2,631	2,381	2,538	2,113
Maintenance, repairs, insurance, other expenses .....	1,228	368	642	1,104	1,352	1,547	1,779	1,876	1,614
Rented dwellings .....	2,773	5,932	4,924	3,371	2,272	1,383	867	877	851
Other lodging .....	772	242	300	552	963	1,190	1,020	1,134	826
Utilities, fuels, and public services .....	4,251	2,869	3,627	4,394	4,739	4,602	4,102	4,262	3,831
Natural gas .....	489	280	386	514	555	521	505	493	524
Electricity .....	1,627	1,120	1,400	1,683	1,743	1,772	1,635	1,726	1,480
Fuel oil and other fuels .....	165	36	85	121	181	235	251	228	291
Telephone services .....	1,398	1,126	1,305	1,483	1,636	1,428	1,105	1,195	951
Water and other public services .....	573	308	451	593	624	645	607	620	586
Household operations .....	1,267	727	1,576	1,642	1,099	1,029	1,079	1,024	1,174
Personal services .....	476	318	1,005	890	235	79	153	75	285
Other household expenses .....	791	410	570	752	864	950	926	949	889
Housekeeping supplies .....	720	378	507	759	773	859	803	851	730
Laundry and cleaning supplies .....	175	115	139	197	192	181	175	177	173
Other household products .....	394	211	277	410	412	481	449	475	410
Postage and stationery .....	151	52	91	152	168	196	178	199	147
Household furnishings and equipment .....	1,763	1,079	1,546	1,869	1,876	2,054	1,610	1,864	1,205
Household textiles .....	124	63	100	135	128	147	126	159	73
Furniture .....	408	353	433	458	382	480	292	332	224
Floor coverings .....	31	8	17	36	31	50	23	26	18
Major appliances .....	245	132	178	271	250	305	248	240	264
Small appliances, miscellaneous housewares .....	116	62	93	109	119	147	128	154	89
Miscellaneous household equipment .....	839	461	725	860	967	924	793	954	538
Apparel and services .....	2,048	1,982	2,147	2,335	2,313	1,927	1,338	1,453	1,156
Men and boys .....	464	355	442	559	533	471	295	330	239
Men, 16 and over .....	359	295	314	353	436	418	263	294	216
Boys, 2 to 15 .....	106	60	129	207	98	52	32	36	24
Women and girls .....	819	761	751	898	1,014	782	576	610	524
Women, 16 and over .....	674	703	593	635	849	707	524	542	497
Girls, 2 to 15 .....	145	59	158	264	165	75	52	68	27
Children under 2 .....	105	237	215	131	57	53	28	31	22
Footwear .....	375	391	344	464	452	337	224	234	208
Other apparel products and services .....	285	237	395	282	257	284	216	248	162
Transportation .....	9,563	7,234	9,453	10,107	10,701	10,090	7,504	7,966	6,710
Vehicle purchases (net outlay) .....	3,251	2,872	3,740	3,548	3,295	3,289	2,314	2,278	2,376
Cars and trucks, new .....	1,538	833	1,528	1,673	1,506	1,858	1,276	1,248	1,325
Cars and trucks, used .....	1,643	1,940	2,133	1,772	1,748	1,348	1,011	988	1,051
Other vehicles .....	69	499	79	103	41	84	427	443	( <sup>3</sup> )
Gasoline and motor oil .....	2,858	2,249	2,735	3,111	3,301	2,927	2,148	2,438	1,656

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, 2010-2011 — 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 .....	\$2,871	\$1,786	\$2,501	\$2,888	\$3,389	\$3,215	\$2,505	\$2,630	\$2,285
Vehicle finance charges .....	296	206	344	352	329	286	156	195	89
Maintenance and repairs .....	923	605	762	932	1,065	1,076	817	890	691
Vehicle insurance .....	1,148	705	952	1,086	1,392	1,294	1,102	1,068	1,152
Vehicle rental, leases, licenses, and other charges .....	504	271	442	517	602	560	430	476	352
Public and other transportation .....	583	327	476	560	717	658	537	621	394
Health care .....	3,720	1,277	2,220	2,909	3,816	4,656	6,032	5,968	6,146
Health insurance .....	2,157	697	1,324	1,647	2,018	2,565	3,933	3,828	4,112
Medical services .....	868	398	568	751	1,056	1,134	941	966	898
Drugs .....	553	136	243	393	580	784	952	970	923
Medical supplies .....	142	46	85	118	162	174	206	203	212
Entertainment .....	2,986	1,622	2,566	3,233	3,569	3,223	2,474	2,855	1,855
Fees and admissions .....	716	264	514	911	932	688	554	650	394
Audio and visual equipment and services .....	1,097	769	1,039	1,153	1,187	1,209	935	991	841
Pets, toys, hobbies, and playground equipment .....	715	388	604	731	818	840	644	774	441
Other entertainment supplies, equipment, and services .....	458	201	409	438	631	486	341	440	178
Personal care products and services .....	704	427	580	762	792	765	666	686	631
Reading .....	117	44	69	92	118	158	179	184	171
Education .....	1,217	1,566	801	983	2,453	1,111	273	319	195
Tobacco products and smoking supplies .....	396	376	402	355	464	452	292	337	215
Miscellaneous .....	873	424	690	811	984	1,059	935	921	948
Cash contributions .....	1,816	528	1,191	1,491	1,849	2,256	2,792	2,743	2,875
Personal insurance and pensions .....	6,573	3,259	5,834	7,549	8,602	7,807	2,904	3,644	1,645
Life and other personal insurance .....	383	79	180	333	492	578	398	452	306
Pensions and Social Security .....	6,190	3,181	5,654	7,216	8,109	7,228	2,506	3,192	1,340
Sources of income and personal taxes:									
Money income before taxes .....	75,303	39,861	63,930	83,249	90,243	84,996	56,536	62,960	45,616
Wages and salaries .....	61,124	35,663	58,963	75,300	80,321	65,928	20,290	26,087	10,436
Self-employment income .....	3,609	1,122	2,225	4,096	4,242	5,301	2,529	3,042	1,656
Social Security, private and government retirement .....	7,469	439	424	1,186	2,601	10,170	29,541	29,831	29,049
Interest, dividends, rental income, other property income .....	1,247	133	189	612	1,076	1,837	3,191	2,899	3,688
Unemployment and workers' compensation, veterans' benefits .....	714	379	725	728	908	844	368	460	212
Public assistance, supplemental security income, food stamps .....	590	1,097	697	616	544	598	341	329	361
Regular contributions for support .....	373	682	462	537	352	192	194	218	152
Other income .....	177	348	246	172	199	124	82	94	462
Personal taxes (missing values not imputed) .....	2,159	-34	1,048	1,820	3,658	3,386	1,049	1,465	342
Federal income taxes .....	1,416	-241	503	1,090	2,592	2,330	703	1,041	129
State and local income taxes .....	578	193	466	611	889	776	121	171	38
Other taxes .....	165	14	78	120	177	280	224	253	175
Income after taxes .....	73,144	39,895	62,883	81,429	86,585	81,610	55,487	61,495	45,274

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, 2010-2011 — 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
Addenda:									
Net change in total assets and liabilities .....	- \$2,997	- \$200	- \$4,388	- \$7,790	- \$7,751	- \$2,902	\$10,579	\$16,682	\$203
Net change in total assets .....	7,575	4,041	8,971	9,006	2,549	6,233	13,666	21,140	959
Net change in total liabilities .....	10,572	4,241	13,360	16,795	10,300	9,135	3,087	4,458	755
Other financial information:									
Other money receipts .....	566	163	577	246	751	829	540	590	454
Mortgage principal paid on owned property .....	-2,457	-424	-1,477	-2,828	-3,363	-3,105	-1,692	-2,126	-955
Estimated market value of owned home .....	177,531	40,781	94,385	164,777	214,757	227,151	221,426	229,048	208,468
Estimated monthly rental value of owned home .....	976	275	606	953	1,139	1,203	1,147	1,178	1,094
Gifts of goods and services .....	1,126	530	494	701	1,746	1,701	1,077	1,212	859
Food .....	97	18	39	54	166	178	58	71	37
Alcoholic beverages .....	17	17	13	13	21	14	26	35	10
Housing .....	212	117	111	148	267	325	240	293	154
Housekeeping supplies .....	26	12	17	23	27	34	33	39	23
Household textiles .....	11	4 <sup>1</sup>	8	5	13	16	18	23	9
Appliances and miscellaneous housewares .....	23	4 <sup>6</sup>	12	16	21	40	35	43	4 <sup>22</sup>
Major appliances .....	7	4 <sup>2</sup>	4 <sup>2</sup>	3	7	17	7	11	4 <sup>1</sup>
Small appliances and miscellaneous housewares .....	16	4 <sup>4</sup>	10	13	14	23	27	32	4 <sup>21</sup>
Miscellaneous household equipment .....	51	34	20	36	49	82	77	93	53
Other housing .....	102	65	54	68	157	152	77	95	46
Apparel and services .....	217	205	164	178	214	304	241	250	226
Males, 2 and over .....	52	49	40	43	49	75	60	71	41
Females, 2 and over .....	79	61	32	47	84	132	115	117	111
Children under 2 .....	42	55	57	43	36	44	26	30	19
Other apparel products and services .....	44	4 <sup>40</sup>	35	45	45	54	41	32	54
Jewelry and watches .....	14	4 <sup>5</sup>	12	11	15	22	14	12	16
All other apparel products and services .....	29	4 <sup>34</sup>	23	34	30	31	27	20	4 <sup>38</sup>
Transportation .....	93	17	44	50	138	115	143	127	172
Health care .....	20	4 <sup>2</sup>	6	15	34	38	11	4 <sup>9</sup>	4 <sup>14</sup>
Entertainment .....	109	57	66	74	120	202	101	121	71
Toys, games, arts and crafts, and tricycles .....	39	4 <sup>13</sup>	33	39	34	65	32	41	4 <sup>19</sup>
Other entertainment .....	70	45	33	35	87	136	69	80	52
Personal care products and services .....	16	36	8	9	18	23	21	30	8
Reading .....	1	4 <sup>1</sup>	1	1	2	2	2	2	1
Education .....	252	4 <sup>46</sup>	14	110	670	346	74	77	69
All other gifts .....	90	14	27	50	95	155	159	197	95

<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, September, 2012