

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012**

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) .....	12,283	477	2,744	4,641	2,969	954	497
Consumer unit characteristics:							
Income before taxes .....	\$79,681	\$44,312	\$55,013	\$86,434	\$95,433	\$88,907	\$74,994
Income after taxes .....	79,035	44,664	55,995	85,937	93,289	87,202	73,989
Age of reference person .....	41.7	21.1	30.6	39.2	48.9	58.7	71.6
Average number in consumer unit:							
Persons .....	5.7	5.7	5.7	5.7	5.7	5.9	5.8
Children under 18 .....	2.8	2.2	3.3	3.1	2.2	1.8	1.7
Persons 65 and older .....	.2	1.1	( <sup>2</sup> )	.1	.2	.2	1.4
Earners .....	2.1	2.2	1.6	2.0	2.5	2.5	1.9
Vehicles .....	2.4	1.8	2.0	2.3	2.8	2.8	2.6
Percent distribution:							
Sex of reference person:							
Male .....	44	38	35	42	52	49	53
Female .....	56	62	65	58	48	51	47
Housing tenure:							
Homeowner .....	66	33	46	68	80	79	77
With mortgage .....	52	25	38	57	65	47	41
Without mortgage .....	14	7	8	11	16	32	36
Renter .....	34	67	54	32	20	21	23
Race of reference person:							
Black or African-American .....	15	10	16	15	15	15	24
White, Asian, and all other races .....	85	90	84	85	85	85	76
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	29	58	34	30	24	20	19
Not Hispanic or Latino .....	71	42	66	70	76	80	81
Education of reference person:							
Elementary (1-8) .....	9	6	9	9	10	8	16
High school (9-12) .....	38	64	46	36	29	40	34
College .....	52	30	45	55	61	50	48
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	2
At least one vehicle owned or leased .....	92	83	90	94	95	92	89
Average annual expenditures .....	\$63,667	\$41,905	\$51,568	\$66,739	\$73,292	\$67,637	\$58,894
Food .....							
Food at home .....	9,737	8,745	8,072	9,945	11,096	10,474	8,793
Cereals and bakery products .....	6,376	6,196	5,419	6,398	7,163	6,845	6,212
Cereals and cereal products .....	917	835	799	927	1,056	872	812
Cereals and cereal products .....	329	279	296	334	368	326	278
Bakery products .....	588	556	504	592	688	547	534
Meats, poultry, fish, and eggs .....	1,479	1,754	1,254	1,478	1,587	1,561	1,692
Beef .....	434	548	359	426	456	459	670
Pork .....	276	337	223	293	286	265	334
Other meats .....	210	171	173	207	261	192	217
Poultry .....	284	308	250	261	324	368	250
Fish and seafood .....	187	281	168	204	165	193	142
Eggs .....	88	110	80	87	95	84	78
Dairy products .....	684	547	592	684	790	758	562
Fresh milk and cream .....	281	230	253	274	325	320	215
Other dairy products .....	403	317	339	411	464	437	347
Fruits and vegetables .....	1,139	1,079	937	1,125	1,289	1,433	1,028
Fresh fruits .....	392	342	321	413	433	439	317
Fresh vegetables .....	326	297	257	327	379	414	264
Processed fruits .....	194	190	163	177	221	266	228
Processed vegetables .....	227	251	196	208	255	314	218
Other food at home .....	2,158	1,979	1,837	2,184	2,442	2,221	2,118
Sugar and other sweets .....	248	207	189	270	275	291	208
Fats and oils .....	184	230	142	193	203	196	147
Miscellaneous foods .....	1,104	939	985	1,092	1,266	1,138	1,026
Nonalcoholic beverages .....	569	598	490	570	623	566	687

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, 2011-2012 — 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
Food prepared by consumer unit on out-of-town trips .....	52	15	31	59	75	130	149
Food away from home .....	3,360	2,549	2,653	3,546	3,933	3,629	2,581
Alcoholic beverages .....	337	120	201	362	345	817	244
Housing .....	20,979	15,407	17,962	22,778	22,721	19,799	18,163
Shelter .....	11,882	9,539	10,116	13,145	12,830	10,512	9,058
Owned dwellings .....	7,827	3,142	4,915	8,963	9,782	7,859	6,058
Mortgage interest and charges .....	4,712	1,918	3,280	5,528	5,588	4,423	3,013
Property taxes .....	2,091	786	1,060	2,228	2,980	2,314	2,022
Maintenance, repairs, insurance, other expenses .....	1,023	147	575	1,206	1,214	1,122	1,023
Rented dwellings .....	3,559	6,317	4,997	3,697	2,259	1,964	2,513
Other lodging .....	496	181	204	485	789	689	487
Utilities, fuels, and public services .....	5,030	3,706	4,244	5,113	5,547	5,525	5,819
Natural gas .....	565	352	428	581	672	567	730
Electricity .....	1,904	1,512	1,643	1,919	2,048	2,202	2,144
Fuel oil and other fuels .....	132	11	93	153	125	196	193
Telephone services .....	1,697	1,343	1,478	1,707	1,924	1,718	1,756
Water and other public services .....	732	498	602	753	778	842	996
Household operations .....	1,323	500	1,294	1,614	1,164	966	1,191
Personal services .....	606	174	732	859	351	1196	1355
Other household expenses .....	717	426	562	755	812	770	836
Housekeeping supplies .....	828	505	654	850	942	1,100	842
Laundry and cleaning supplies .....	234	179	200	243	255	236	301
Other household products .....	439	300	352	455	465	641	444
Postage and stationery .....	155	126	102	153	222	223	98
Household furnishings and equipment .....	1,917	1,157	1,655	2,055	2,239	1,695	1,253
Household textiles .....	131	46	129	127	155	139	105
Furniture .....	535	245	494	624	570	375	320
Floor coverings .....	15	16	8	16	23	110	115
Major appliances .....	242	159	144	281	265	332	180
Small appliances, miscellaneous housewares .....	87	54	77	92	108	56	47
Miscellaneous household equipment .....	907	646	805	914	1,117	784	586
Apparel and services .....	2,775	1,915	2,560	2,790	3,285	2,472	2,190
Men and boys .....	764	541	590	770	995	758	484
Men, 16 and over .....	494	436	294	470	717	599	314
Boys, 2 to 15 .....	270	105	296	300	278	159	170
Women and girls .....	1,019	408	898	1,023	1,295	907	882
Women, 16 and over .....	688	295	556	633	987	640	642
Girls, 2 to 15 .....	331	113	342	390	308	266	240
Children under 2 .....	170	237	284	159	93	132	173
Footwear .....	580	382	523	604	665	481	577
Other apparel products and services .....	242	346	265	234	238	194	175
Transportation .....	11,469	6,794	10,081	12,077	12,419	12,346	10,808
Vehicle purchases (net outlay) .....	4,027	1,895	3,870	4,657	3,549	3,924	4,118
Cars and trucks, new .....	1,624	(4)	1,559	1,792	1,178	2,384	13,171
Cars and trucks, used .....	2,311	1,895	2,130	2,773	2,298	1,540	947
Other vehicles .....	93	(4)	181	193	172	(4)	(4)
Gasoline and motor oil .....	3,992	3,349	3,484	4,070	4,493	4,121	3,442
Other vehicle expenses .....	2,971	1,289	2,462	2,924	3,648	3,712	2,590
Vehicle finance charges .....	330	155	294	379	331	337	214
Maintenance and repairs .....	988	454	721	988	1,222	1,238	1,212
Vehicle insurance .....	1,190	1487	1,050	1,119	1,484	1,629	1840
Vehicle rental, leases, licenses, and other charges .....	462	193	398	438	611	508	324
Public and other transportation .....	479	260	264	425	730	589	658
Health care .....	3,502	1,302	2,175	3,349	4,388	5,719	4,935
Health insurance .....	1,984	618	1,265	1,874	2,594	2,584	3,502
Medical services .....	883	467	565	875	1,027	1,729	620
Drugs .....	479	161	245	458	579	1,024	698
Medical supplies .....	156	156	100	142	188	383	115
Entertainment .....	3,099	1,631	2,528	3,325	3,564	3,455	2,269
Fees and admissions .....	836	262	520	987	1,172	502	373
Audio and visual equipment and services .....	1,100	752	929	1,154	1,252	1,084	1,047

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, 2011-2012 — 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
Pets, toys, hobbies, and playground equipment .....	714	551	622	646	678	1,550	757
Other entertainment supplies, equipment, and services .....	448	166	457	539	462	319	91
Personal care products and services .....	764	528	591	748	943	821	974
Reading .....	94	113	46	96	127	108	186
Education .....	1,324	551	479	1,195	2,455	1,486	909
Tobacco products and smoking supplies .....	443	290	529	377	423	616	517
Miscellaneous .....	797	564	578	675	1,113	650	1,773
Cash contributions .....	1,563	548	1,255	1,619	1,887	1,589	1,727
Personal insurance and pensions .....	6,786	3,498	4,511	7,403	8,524	7,286	5,405
Life and other personal insurance .....	333	155	164	360	478	367	344
Pensions and Social Security .....	6,453	3,442	4,347	7,043	8,046	6,919	5,061
Sources of income and personal taxes:							
Money income before taxes .....	\$79,681	\$44,312	\$55,013	\$86,434	\$95,433	\$88,907	\$74,994
Wages and salaries .....	70,850	39,825	48,726	78,853	86,428	73,651	49,656
Self-employment income .....	3,352	1,260	2,109	3,537	4,117	5,243	1,295
Social Security, private and government retirement .....	2,616	1,594	905	1,513	2,235	6,301	19,509
Interest, dividends, rental income, other property income .....	489	1,174	157	450	699	801	1,149
Unemployment and workers' compensation, veterans' benefits .....	621	1,461	847	401	813	688	1,302
Public assistance, supplemental security income, food stamps .....	1,097	1,617	1,464	926	672	1,765	1,437
Regular contributions for support .....	452	1,216	570	501	295	1,433	1,539
Other income .....	203	1,165	236	252	175	125	1,108
Personal taxes (missing values not imputed)	646	-352	-982	497	2,144	1,705	1,006
Federal income taxes .....	97	-435	-1,210	32	1,184	883	419
State and local income taxes .....	428	76	158	376	794	544	347
Other taxes .....	121	17	71	89	167	277	240
Income after taxes .....	79,035	44,664	55,995	85,937	93,289	87,202	73,989
Addenda:							
Net change in total assets and liabilities .....	-\$4,046	-\$2,377	-\$11,242	-\$2,319	-\$4,392	\$13,482	-\$13,629
Net change in total assets .....	7,419	1,857	4,096	10,088	4,886	17,727	1,525
Net change in total liabilities .....	11,465	4,234	15,337	12,408	9,278	4,245	15,154
Other financial information:							
Other money receipts .....	603	152	346	261	1,688	1,159	1,126
Mortgage principal paid on owned property .....	-2,530	-978	-1,272	-2,703	-3,529	-3,143	-2,197
Estimated market value of owned home .....	159,171	57,458	84,722	157,847	223,502	204,443	209,050
Estimated monthly rental value of owned home .....	944	396	550	963	1,279	1,138	1,091
Gifts of goods and services, total .....	664	183	403	652	775	1,444	728
Food .....	49	(4)	46	49	58	74	110
Alcoholic beverages .....	14	(4)	14	11	35	11	(3)
Housing .....	125	177	112	125	146	146	1108
Housekeeping supplies .....	18	(4)	110	30	10	124	114
Household textiles .....	11	(4)	116	13	120	16	121
Appliances and miscellaneous							
housewares .....	9	11	14	111	19	120	11
Major appliances .....	5	(4)	11	10	11	117	(4)
Small appliances and miscellaneous							
housewares .....	4	11	13	12	18	12	11
Miscellaneous household equipment .....	33	12	14	32	47	169	144
Other housing .....	54	174	67	49	61	127	128
Apparel and services .....	183	182	122	198	195	245	387
Males, 2 and over .....	48	18	33	32	86	160	182

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, 2011-2012 — 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
Females, 2 and over .....	57	<sup>1</sup> 24	22	57	57	<sup>1</sup> 128	<sup>1</sup> 200
Children under 2 .....	30	<sup>1</sup> 28	<sup>1</sup> 28	36	22	<sup>1</sup> 49	<sup>1</sup> 16
Other apparel products and services .....	47	<sup>1</sup> 22	<sup>1</sup> 39	72	<sup>1</sup> 30	<sup>1</sup> 7	<sup>1</sup> 89
Jewelry and watches .....	10	( <sup>4</sup> )	<sup>1</sup> 2	<sup>1</sup> 22	<sup>1</sup> 5	( <sup>4</sup> )	<sup>1</sup> 4
All other apparel products and services ...	38	<sup>1</sup> 22	<sup>1</sup> 37	50	<sup>1</sup> 25	<sup>1</sup> 7	<sup>1</sup> 85
Transportation .....	37	<sup>1</sup> 1	24	37	36	<sup>1</sup> 07	<sup>1</sup> 19
Health care .....	51	<sup>1</sup> 2	<sup>1</sup> 6	( <sup>3</sup> )	<sup>1</sup> 16	<sup>1</sup> 593	<sup>1</sup> 56
Entertainment .....	76	<sup>1</sup> 19	68	76	108	<sup>1</sup> 30	<sup>1</sup> 78
Toys, games, arts and crafts, and tricycles	42	<sup>1</sup> 12	<sup>1</sup> 43	50	<sup>1</sup> 37	<sup>1</sup> 20	<sup>1</sup> 70
Other entertainment .....	34	<sup>1</sup> 7	25	26	71	<sup>1</sup> 10	<sup>1</sup> 8
Personal care products and services .....	5	( <sup>4</sup> )	<sup>1</sup> 1	15	<sup>1</sup> 1	<sup>1</sup> 41	( <sup>4</sup> )
Reading .....	1	( <sup>4</sup> )	( <sup>3</sup> )	2	( <sup>3</sup> )	<sup>1</sup> 5	( <sup>4</sup> )
Education .....	87	( <sup>4</sup> )	<sup>1</sup> 3	<sup>1</sup> 124	<sup>1</sup> 08	<sup>1</sup> 139	<sup>1</sup> 61
All other gifts .....	35	<sup>1</sup> 1	15	24	71	<sup>1</sup> 64	<sup>1</sup> 7

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013