

**Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012**

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) .....	86,825	4,083	15,595	18,114	19,405	15,421	14,206	9,118	5,088
Consumer unit characteristics:									
Income before taxes .....	\$77,408	\$48,198	\$64,449	\$84,140	\$90,901	\$89,929	\$59,424	\$66,598	\$46,567
Income after taxes .....	75,012	45,505	63,191	82,409	87,590	85,629	58,330	65,199	46,019
Age of reference person .....	48.1	21.8	29.8	39.5	49.5	59.0	73.0	68.8	80.6
Average number in consumer unit:									
Persons .....	3.1	3.0	3.4	3.8	3.3	2.6	2.3	2.4	2.3
Children under 18 .....	.9	.8	1.4	1.7	.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	.4
Vehicles .....	2.2	1.6	1.9	2.2	2.5	2.6	2.2	2.4	1.8
Percent distribution:									
Sex of reference person:									
Male .....	47	42	43	44	45	50	54	53	54
Female .....	53	58	57	56	55	50	46	47	46
Housing tenure:									
Homeowner .....	71	24	47	66	78	86	90	90	90
With mortgage .....	47	17	41	56	58	50	29	36	17
Without mortgage .....	24	7	6	10	19	36	61	53	73
Renter .....	29	76	53	34	22	14	10	10	10
Race of reference person:									
Black or African-American .....	12	14	15	14	12	10	9	9	8
White, Asian, and all other races .....	88	86	85	86	88	90	91	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	15	27	20	20	14	8	7	7	6
Not Hispanic or Latino .....	85	73	80	80	86	92	93	93	94
Education of reference person:									
Elementary (1-8) .....	4	2	3	4	4	4	8	5	12
High school (9-12) .....	33	47	31	31	32	31	39	38	42
College .....	62	51	66	65	64	65	53	57	46
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	82	91	93	94	95	93	94	91
Average annual expenditures .....	\$58,865	\$39,484	\$53,207	\$61,950	\$67,169	\$63,646	\$50,458	\$54,450	\$43,474
Food .....									
Food at home .....	7,725	5,422	7,019	8,458	8,832	7,824	6,735	7,253	5,890
Cereals and bakery products .....	4,629	3,344	4,077	5,052	5,259	4,630	4,292	4,536	3,901
Cereals and cereal products .....	638	465	569	713	718	610	599	602	595
Bakery products .....	215	172	208	246	249	190	179	183	174
Meats, poultry, fish, and eggs .....	423	292	361	467	469	419	420	420	421
Beef .....	1,023	783	863	1,117	1,170	1,062	922	995	807
Pork .....	278	213	221	299	325	295	254	278	215
Other meats .....	198	147	164	220	216	214	186	208	152
Poultry .....	148	98	127	170	176	140	128	137	114
Fish and seafood .....	190	172	184	203	226	184	145	151	136
Eggs .....	148	102	113	160	161	169	149	158	135
Dairy products .....	60	52	53	66	66	58	60	62	56
Fruits and vegetables .....	493	331	442	547	560	480	458	484	416
Fresh milk and cream .....	180	131	170	212	203	163	157	157	157
Other dairy products .....	313	200	272	335	357	318	301	328	259
Processed fruits .....	856	592	746	916	963	856	847	874	805
Fresh fruits .....	301	197	255	328	337	302	301	310	287
Fresh vegetables .....	267	171	227	276	302	279	273	289	248
Processed vegetables .....	134	105	125	147	151	123	128	121	140
Other food at home .....	154	118	138	165	173	152	145	154	129
Sugar and other sweets .....	1,620	1,174	1,456	1,758	1,848	1,622	1,465	1,579	1,279
Fats and oils .....	173	112	141	194	186	186	170	173	164
Miscellaneous foods .....	133	101	110	143	150	130	134	136	130
Nonalcoholic beverages .....	823	604	795	898	934	794	715	777	617
Other food at home .....	432	339	370	470	507	434	380	411	331

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, 2011-2012 — 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
Food prepared by consumer unit on out-of-town trips .....	60	17	40	52	72	79	66	82	37
Food away from home .....	3,096	2,078	2,942	3,406	3,572	3,194	2,443	2,718	1,989
Alcoholic beverages .....	493	304	493	478	511	569	465	521	375
Housing .....	19,086	13,959	18,472	21,189	20,655	19,410	16,100	17,078	14,370
Shelter .....	10,931	8,723	10,971	12,504	11,982	10,764	8,260	8,975	6,980
Owned dwellings .....	7,227	2,187	5,453	8,473	8,617	8,110	6,180	6,802	5,066
Mortgage interest and charges .....	3,845	1,240	3,624	5,297	4,679	3,766	1,930	2,419	1,053
Property taxes .....	2,141	530	1,218	2,098	2,602	2,695	2,440	2,561	2,222
Maintenance, repairs, insurance, other expenses .....	1,242	417	611	1,077	1,336	1,649	1,811	1,821	1,791
Rented dwellings .....	2,910	6,327	5,175	3,493	2,389	1,448	998	949	1,085
Other lodging .....	794	209	343	538	977	1,207	1,083	1,224	828
Utilities, fuels, and public services .....	4,256	2,867	3,587	4,385	4,778	4,623	4,113	4,262	3,848
Natural gas .....	445	252	344	467	512	481	454	450	462
Electricity .....	1,612	1,120	1,357	1,653	1,758	1,754	1,624	1,691	1,503
Fuel oil and other fuels .....	164	38	86	133	178	214	254	243	274
Telephone services .....	1,440	1,151	1,338	1,528	1,673	1,497	1,143	1,231	984
Water and other public services .....	595	307	462	605	656	676	638	646	625
Household operations .....	1,340	829	1,618	1,713	1,151	1,113	1,213	1,078	1,456
Personal services .....	494	354	988	929	237	82	233	85	497
Other household expenses .....	847	475	630	784	913	1,031	980	993	959
Housekeeping supplies .....	725	412	543	736	787	857	796	831	740
Laundry and cleaning supplies .....	179	134	156	193	198	181	175	178	172
Other household products .....	391	209	286	402	414	480	430	445	407
Postage and stationery .....	155	69	101	140	175	196	190	208	161
Household furnishings and equipment .....	1,834	1,128	1,754	1,850	1,957	2,053	1,718	1,933	1,347
Household textiles .....	135	52	116	146	132	148	160	197	99
Furniture .....	440	406	484	487	462	461	285	335	196
Floor coverings .....	22	5	12	24	26	28	20	21	18
Major appliances .....	238	118	182	260	256	276	237	272	174
Small appliances, miscellaneous housewares .....	109	69	91	98	115	139	114	138	77
Miscellaneous household equipment .....	891	478	868	835	965	1,000	902	971	783
Apparel and services .....	2,060	1,649	2,127	2,454	2,320	1,961	1,376	1,474	1,215
Men and boys .....	477	367	439	615	546	473	291	326	234
Men, 16 and over .....	364	322	297	395	440	412	262	291	216
Boys, 2 to 15 .....	113	45	143	220	106	61	28	34	19
Women and girls .....	829	521	822	931	978	831	604	638	549
Women, 16 and over .....	674	477	648	646	808	746	543	551	531
Girls, 2 to 15 .....	155	44	174	285	170	85	61	87	18
Children under 2 .....	88	204	181	118	41	39	22	29	410
Footwear .....	407	317	399	517	497	339	259	255	265
Other apparel products and services .....	259	239	285	273	259	279	200	225	156
Transportation .....	10,392	8,425	10,411	10,737	11,368	10,990	8,550	9,528	6,798
Vehicle purchases (net outlay) .....	3,630	3,706	4,269	3,885	3,481	3,515	2,909	3,258	2,282
Cars and trucks, new .....	1,805	1,132	1,840	1,768	1,729	2,056	1,839	2,084	1,401
Cars and trucks, used .....	1,747	2,364	2,319	2,032	1,695	1,385	1,040	1,130	880
Other vehicles .....	78	<sup>4</sup> 210	111	85	57	74	<sup>4</sup> 29	<sup>4</sup> 45	( <sup>3</sup> )
Gasoline and motor oil .....	3,251	2,602	3,095	3,540	3,769	3,353	2,421	2,753	1,827
Other vehicle expenses .....	2,895	1,770	2,536	2,772	3,397	3,354	2,623	2,829	2,254
Vehicle finance charges .....	284	204	344	342	315	257	152	191	82
Maintenance and repairs .....	934	577	760	904	1,085	1,122	859	979	647
Vehicle insurance .....	1,167	710	970	1,025	1,413	1,389	1,150	1,139	1,167
Vehicle rental, leases, licenses, and other charges .....	511	278	461	500	584	586	463	521	359
Public and other transportation .....	616	346	511	540	721	768	597	687	435
Health care .....	3,943	1,310	2,355	3,123	4,021	4,943	6,306	6,267	6,382
Health insurance .....	2,304	702	1,399	1,820	2,221	2,711	4,046	3,970	4,184
Medical services .....	912	423	615	771	1,032	1,231	1,049	1,092	972
Drugs .....	571	131	251	412	592	806	972	982	958
Medical supplies .....	156	54	91	120	176	195	238	223	268
Entertainment .....	3,038	1,655	2,640	3,327	3,514	3,343	2,547	2,807	2,101
Fees and admissions .....	733	262	556	919	912	759	561	669	374
Audio and visual equipment and services .....	1,105	783	1,016	1,162	1,218	1,183	982	1,039	883

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, 2011-2012 — 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
Pets, toys, hobbies, and playground equipment .....	741	394	671	708	804	931	682	772	534
Other entertainment supplies, equipment, and services .....	459	216	397	537	581	470	321	326	311
Personal care products and services .....	733	411	619	775	805	822	709	746	647
Reading .....	123	50	72	100	128	161	183	186	176
Education .....	1,298	1,446	896	1,034	2,635	1,230	286	331	205
Tobacco products and smoking supplies .....	378	354	400	351	451	407	263	304	190
Miscellaneous .....	882	436	659	827	998	1,018	1,019	1,152	786
Cash contributions .....	1,966	633	1,206	1,499	2,104	2,603	2,899	2,894	2,907
Personal insurance and pensions .....	6,747	3,429	5,838	7,598	8,826	8,364	3,021	3,909	1,431
Life and other personal insurance .....	406	101	161	354	503	612	473	559	318
Pensions and Social Security .....	6,341	3,328	5,676	7,244	8,323	7,752	2,548	3,349	1,112
Sources of income and personal taxes:									
Money income before taxes .....	\$77,408	\$48,198	\$64,449	\$84,140	\$90,901	\$89,929	\$59,424	\$66,598	\$46,567
Wages and salaries .....	63,004	43,144	59,378	77,015	81,322	70,343	21,837	28,298	10,257
Self-employment income .....	3,532	1,246	2,165	3,560	3,937	5,583	2,873	3,799	1,214
Social Security, private and government retirement .....	7,859	897	514	1,194	2,849	10,412	30,495	30,515	30,460
Interest, dividends, rental income, other property income .....	1,305	806	283	498	1,033	1,989	3,229	2,891	3,834
Unemployment and workers' compensation, veterans' benefits .....	579	306	682	613	678	663	273	349	137
Public assistance, supplemental security income, food stamps .....	586	895	702	624	551	600	354	346	370
Regular contributions for support .....	352	542	447	446	334	179	283	327	205
Other income .....	192	363	279	189	198	160	80	74	491
Personal taxes (missing values not imputed)	2,396	2,693	1,258	1,730	3,311	4,300	1,094	1,399	548
Federal income taxes .....	1,644	2,166	694	1,055	2,374	3,096	716	959	280
State and local income taxes .....	598	507	487	556	784	960	154	194	82
Other taxes .....	154	20	78	119	152	244	224	246	186
Income after taxes .....	75,012	45,505	63,191	82,409	87,590	85,629	58,330	65,199	46,019
Addenda:									
Net change in total assets and liabilities .....	-\$3,486	-\$2,921	-\$6,963	-\$6,277	-\$6,147	-\$5,216	\$9,241	\$14,212	\$332
Net change in total assets .....	7,424	3,629	8,937	8,961	3,627	5,163	12,536	19,196	600
Net change in total liabilities .....	10,910	6,550	15,899	15,238	9,774	10,379	3,295	4,984	268
Other financial information:									
Other money receipts .....	632	431	281	223	964	963	783	777	795
Mortgage principal paid on owned property .....	-2,418	-455	-1,401	-2,676	-3,221	-3,096	-1,939	-2,424	-1,071
Estimated market value of owned home .....	173,542	41,982	90,033	155,410	203,974	230,056	223,235	231,191	208,978
Estimated monthly rental value of owned home .....	985	291	587	937	1,134	1,250	1,192	1,223	1,137
Gifts of goods and services, total .....	1,177	428	494	711	1,726	2,003	1,102	1,221	902
Food .....	109	14	37	76	147	230	81	83	78
Alcoholic beverages .....	17	7	14	14	23	12	25	30	17
Housing .....	214	110	119	159	273	308	237	300	132
Housekeeping supplies .....	30	33	16	29	27	35	44	50	35
Household textiles .....	12	46	8	8	15	20	12	17	46
Appliances and miscellaneous housewares .....	21	43	12	11	20	41	30	42	411
Major appliances .....	8	(3)	41	5	8	19	9	13	41
Small appliances and miscellaneous housewares .....	13	43	10	6	13	22	22	29	49
Miscellaneous household equipment .....	52	17	30	43	50	88	63	81	33
Other housing .....	99	52	53	68	161	126	88	110	47
Apparel and services .....	215	164	150	177	212	317	242	258	216
Males, 2 and over .....	54	34	39	39	59	83	58	65	48

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, 2011-2012 — 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
Females, 2 and over .....	86	45	39	56	84	146	128	126	131
Children under 2 .....	25	56	24	24	19	31	19	26	47
Other apparel products and services .....	50	<sup>4</sup> 29	48	59	50	58	37	41	30
Jewelry and watches .....	15	<sup>4</sup> 9	24	13	10	23	11	13	6
All other apparel products and services ...	35	<sup>4</sup> 20	25	46	40	35	27	28	<sup>4</sup> 24
Transportation .....	112	19	42	64	133	219	135	112	177
Health care .....	30	( <sup>2</sup> )	6	14	40	76	23	18	<sup>4</sup> 31
Entertainment .....	103	49	72	73	104	173	115	134	84
Toys, games, arts and crafts, and tricycles	34	<sup>4</sup> 12	33	32	26	42	45	53	<sup>4</sup> 32
Other entertainment .....	69	37	40	41	78	130	70	81	52
Personal care products and services .....	18	9	7	13	22	32	20	25	12
Reading .....	2	<sup>4</sup> 1	2	1	2	3	2	2	1
Education .....	274	<sup>4</sup> 47	13	83	680	477	98	98	97
All other gifts .....	82	5	33	38	90	156	124	161	59

<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, 2013