

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

| Item   | Total four 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) .....  | 16,494             | 683              | 3,890            | 6,060            | 4,329            | 1,068       | 465                |
| Consumer unit characteristics:                 |                    |                  |                  |                  |                  |             |                    |
| Income before taxes .....                      | \$86,415           | \$45,626         | \$64,333         | \$92,046         | \$104,131        | \$93,927    | \$75,465           |
| Income after taxes .....                       | 84,247             | 45,554           | 64,174           | 89,569           | 100,209          | 91,326      | 74,784             |
| Age of reference person .....                  | 41.2               | 21.6             | 30.3             | 39.6             | 48.8             | 58.6        | 72.5               |
| Average number in consumer unit:               |                    |                  |                  |                  |                  |             |                    |
| Persons .....                                  | 4.0                | 4.0              | 4.0              | 4.0              | 4.0              | 4.0         | 4.0                |
| Children under 18 .....                        | 1.6                | 1.3              | 2.0              | 1.8              | 1.3              | .7          | .6                 |
| Persons 65 and older .....                     | .1                 | ( <sup>1</sup> ) | ( <sup>1</sup> ) | ( <sup>1</sup> ) | .1               | .2          | 1.5                |
| Earners .....                                  | 1.9                | 2.0              | 1.6              | 1.8              | 2.2              | 2.3         | 1.6                |
| Vehicles .....                                 | 2.5                | 1.8              | 2.0              | 2.5              | 2.9              | 2.9         | 2.4                |
| Percent distribution:                          |                    |                  |                  |                  |                  |             |                    |
| Sex of reference person:                       |                    |                  |                  |                  |                  |             |                    |
| Male .....                                     | 46                 | 44               | 36               | 47               | 51               | 60          | 48                 |
| Female .....                                   | 54                 | 56               | 64               | 53               | 49               | 40          | 52                 |
| Housing tenure:                                |                    |                  |                  |                  |                  |             |                    |
| Homeowner .....                                | 75                 | 31               | 61               | 79               | 84               | 87          | 80                 |
| With mortgage .....                            | 62                 | 22               | 52               | 70               | 67               | 59          | 44                 |
| Without mortgage .....                         | 13                 | 10               | 8                | 9                | 17               | 28          | 35                 |
| Renter .....                                   | 25                 | 69               | 39               | 21               | 16               | 13          | 20                 |
| Race of reference person:                      |                    |                  |                  |                  |                  |             |                    |
| Black or African-American .....                | 12                 | 21               | 12               | 12               | 9                | 16          | 20                 |
| White, Asian, and all other races .....        | 88                 | 79               | 88               | 88               | 91               | 84          | 80                 |
| Hispanic or Latino origin of reference person: |                    |                  |                  |                  |                  |             |                    |
| Hispanic or Latino .....                       | 17                 | 37               | 24               | 14               | 14               | 18          | 14                 |
| Not Hispanic or Latino .....                   | 83                 | 63               | 76               | 86               | 86               | 82          | 86                 |
| Education of reference person:                 |                    |                  |                  |                  |                  |             |                    |
| Elementary (1-8) .....                         | 4                  | 2                | 4                | 3                | 4                | 7           | 15                 |
| High school (9-12) .....                       | 33                 | 56               | 36               | 30               | 31               | 35          | 46                 |
| College .....                                  | 63                 | 42               | 61               | 67               | 65               | 58          | 39                 |
| Never attended and other .....                 | ( <sup>2</sup> )   | ( <sup>3</sup> ) | ( <sup>3</sup> ) | ( <sup>3</sup> ) | ( <sup>2</sup> ) | 1           | ( <sup>3</sup> )   |
| At least one vehicle owned or leased .....     | 95                 | 78               | 94               | 96               | 96               | 95          | 94                 |
| Average annual expenditures .....              | \$65,722           | \$44,198         | \$53,768         | \$67,185         | \$78,083         | \$69,216    | \$55,411           |
| Food .....                                     | 8,943              | 6,216            | 7,342            | 9,260            | 10,441           | 9,259       | 7,641              |
| Food at home .....                             | 5,231              | 4,176            | 4,579            | 5,252            | 6,009            | 5,205       | 4,833              |
| Cereals and bakery products .....              | 735                | 514              | 613              | 775              | 840              | 704         | 669                |
| Cereals and cereal products .....              | 254                | 210              | 230              | 267              | 278              | 212         | 233                |
| Bakery products .....                          | 481                | 304              | 383              | 508              | 562              | 492         | 436                |
| Meats, poultry, fish, and eggs .....           | 1,162              | 1,032            | 948              | 1,124            | 1,383            | 1,271       | 1,285              |
| Beef .....                                     | 315                | 319              | 249              | 292              | 392              | 355         | 349                |
| Pork .....                                     | 233                | 202              | 195              | 230              | 258              | 292         | 268                |
| Other meats .....                              | 156                | 88               | 134              | 159              | 190              | 143         | 110                |
| Poultry .....                                  | 224                | 222              | 200              | 215              | 256              | 240         | 228                |
| Fish and seafood .....                         | 173                | 146              | 118              | 167              | 221              | 182         | 264                |
| Eggs .....                                     | 61                 | 55               | 53               | 62               | 67               | 60          | 66                 |
| Dairy products .....                           | 594                | 407              | 526              | 620              | 670              | 559         | 483                |
| Fresh milk and cream .....                     | 229                | 170              | 215              | 243              | 241              | 211         | 178                |
| Other dairy products .....                     | 365                | 237              | 311              | 377              | 430              | 348         | 305                |
| Fruits and vegetables .....                    | 871                | 692              | 769              | 870              | 998              | 856         | 877                |
| Fresh fruits .....                             | 291                | 203              | 252              | 305              | 337              | 242         | 275                |
| Fresh vegetables .....                         | 269                | 228              | 218              | 271              | 316              | 284         | 242                |
| Processed fruits .....                         | 163                | 136              | 158              | 154              | 187              | 154         | 171                |
| Processed vegetables .....                     | 148                | 125              | 140              | 140              | 158              | 175         | 189                |

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

| Item  | Total four persons | Under 25 years   | 25-34 years      | 35-44 years     | 45-54 years     | 55-64 years      | 65 years and older |
|---|--------------------|------------------|------------------|-----------------|-----------------|------------------|--------------------|
| Other food at home .....                                  | \$1,869            | \$1,530          | \$1,722          | \$1,862         | \$2,118         | \$1,814          | \$1,519            |
| Sugar and other sweets .....                              | 185                | 119              | 158              | 188             | 213             | 205              | 178                |
| Fats and oils .....                                       | 138                | 106              | 119              | 138             | 150             | 171              | 146                |
| Miscellaneous foods .....                                 | 1,017              | 885              | 999              | 1,004           | 1,121           | 919              | 823                |
| Nonalcoholic beverages .....                              | 470                | 398              | 409              | 464             | 561             | 460              | 347                |
| Food prepared by consumer unit on out-of-town trips ..... | 58                 | <sup>4</sup> 24  | 37               | 68              | 73              | 60               | <sup>4</sup> 23    |
| Food away from home .....                                 | 3,712              | 2,041            | 2,763            | 4,008           | 4,432           | 4,054            | 2,808              |
| Alcoholic beverages .....                                 | 458                | 339              | 328              | 500             | 524             | 557              | 308                |
| Housing .....   | 22,228             | 15,242           | 19,759           | 23,818          | 24,322          | 19,964           | 18,141             |
| Shelter .....   | 13,088             | 9,322            | 11,528           | 14,397          | 14,156          | 10,969           | 9,531              |
| Owned dwellings .....                                     | 9,783              | 2,682            | 7,431            | 11,493          | 11,185          | 8,828            | 6,744              |
| Mortgage interest and charges .....                       | 6,294              | 1,701            | 5,340            | 7,676           | 6,605           | 5,028            | 3,026              |
| Property taxes .....                                      | 2,369              | 763              | 1,392            | 2,662           | 3,025           | 2,787            | 2,006              |
| Maintenance, repairs, insurance, other expenses .....     | 1,120              | 218              | 698              | 1,155           | 1,555           | 1,013            | 1,712              |
| Rented dwellings .....                                    | 2,554              | 6,207            | 3,754            | 2,106           | 1,888           | 1,197            | 2,304              |
| Other lodging .....                                       | 751                | <sup>4</sup> 433 | 343              | 797             | 1,083           | 945              | 483                |
| Utilities, fuels, and public services .....               | 4,646              | 3,370            | 3,841            | 4,774           | 5,249           | 5,156            | 4,821              |
| Natural gas .....   | 641                | 365              | 483              | 656             | 790             | 743              | 562                |
| Electricity .....   | 1,736              | 1,389            | 1,498            | 1,786           | 1,859           | 1,967            | 1,907              |
| Fuel oil and other fuels .....                            | 176                | <sup>4</sup> 10  | 95               | 180             | 235             | 228              | <sup>4</sup> 363   |
| Telephone services .....                                  | 1,498              | 1,252            | 1,264            | 1,532           | 1,700           | 1,542            | 1,383              |
| Water and other public services .....                     | 596                | 354              | 501              | 621             | 665             | 675              | 607                |
| Household operations .....                                | 1,739              | 771              | 2,033            | 1,930           | 1,586           | 1,056            | 1,190              |
| Personal services .....                                   | 1,029              | 487              | 1,574            | 1,194           | 650             | <sup>4</sup> 293 | <sup>4</sup> 347   |
| Other household expenses .....                            | 710                | 284              | 460              | 736             | 936             | 763              | 843                |
| Housekeeping supplies .....                               | 854                | 603              | 694              | 828             | 1,072           | 908              | 767                |
| Laundry and cleaning supplies .....                       | 202                | 178              | 188              | 193             | 229             | 239              | 120                |
| Other household products .....                            | 481                | 276              | 354              | 466             | 647             | 511              | 437                |
| Postage and stationery .....                              | 171                | 149              | 152              | 169             | 196             | 158              | 209                |
| Household furnishings and equipment .....                 | 1,901              | 1,177            | 1,662            | 1,890           | 2,261           | 1,876            | 1,832              |
| Household textiles .....                                  | 147                | 56               | 134              | 130             | 219             | 92               | 98                 |
| Furniture .....   | 445                | 200              | 555              | 404             | 466             | 379              | 354                |
| Floor coverings .....                                     | 42                 | <sup>4</sup> 17  | 28               | 38              | 67              | <sup>4</sup> 32  | <sup>4</sup> 47    |
| Major appliances .....                                    | 255                | 106              | 209              | 280             | 285             | 294              | 140                |
| Small appliances, miscellaneous housewares .....          | 119                | 48               | 92               | 107             | 133             | 268              | 119                |
| Miscellaneous household equipment .....                   | 893                | 750              | 643              | 931             | 1,090           | 811              | 1,073              |
| Apparel and services .....                                | 2,535              | 2,059            | 2,289            | 2,669           | 2,744           | 2,408            | 1,906              |
| Men and boys .....  | 590                | 401              | 485              | 659             | 654             | 437              | 601                |
| Men, 16 and over .....                                    | 385                | 339              | 228              | 419             | 471             | 357              | 539                |
| Boys, 2 to 15 .....                                       | 205                | 61               | 257              | 239             | 183             | 80               | 62                 |
| Women and girls .....                                     | 973                | 626              | 773              | 1,043           | 1,115           | 1,059            | 710                |
| Women, 16 and over .....                                  | 710                | 480              | 532              | 704             | 876             | 907              | 570                |
| Girls, 2 to 15 .....                                      | 264                | 146              | 241              | 339             | 239             | 152              | 140                |
| Children under 2 .....                                    | 180                | 479              | 350              | 142             | 64              | 112              | <sup>4</sup> 64    |
| Footwear .....  | 472                | <sup>4</sup> 259 | 462              | 486             | 512             | 467              | <sup>4</sup> 358   |
| Other apparel products and services .....                 | 320                | 295              | 218              | 339             | 400             | 333              | 173                |
| Transportation .....                                      | 11,110             | 8,274            | 9,549            | 10,366          | 13,656          | 13,037           | 9,934              |
| Vehicle purchases (net outlay) .....                      | 3,771              | 3,442            | 3,626            | 3,134           | 4,584           | 4,633            | <sup>4</sup> 4,217 |
| Cars and trucks, new .....                                | 1,623              | <sup>4</sup> 688 | 1,031            | 1,288           | 2,497           | 2,157            | <sup>4</sup> 2,968 |
| Cars and trucks, used .....                               | 2,029              | 2,347            | 2,457            | 1,800           | 2,007           | 2,235            | <sup>4</sup> 716   |
| Other vehicles .....                                      | 118                | <sup>4</sup> 408 | <sup>4</sup> 139 | <sup>4</sup> 45 | <sup>4</sup> 81 | <sup>4</sup> 242 | <sup>4</sup> 534   |
| Gasoline and motor oil .....                              | 3,283              | 2,719            | 2,899            | 3,387           | 3,565           | 3,589            | 2,658              |

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

| Item   | Total four persons | Under 25 years   | 25-34 years | 35-44 years | 45-54 years | 55-64 years        | 65 years and older |
|--|--------------------|------------------|-------------|-------------|-------------|--------------------|--------------------|
| Other vehicle expenses .....                                       | \$3,489            | \$1,711          | \$2,705     | \$3,220     | \$4,791     | \$4,217            | \$2,425            |
| Vehicle finance charges .....                                      | 465                | 331              | 525         | 470         | 444         | 477                | 248                |
| Maintenance and repairs .....                                      | 906                | 560              | 649         | 875         | 1,157       | 1,205              | 924                |
| Vehicle insurance .....  | 1,527              | <sup>4</sup> 544 | 1,038       | 1,244       | 2,460       | <sup>4</sup> 2,085 | <sup>4</sup> 826   |
| Vehicle rental, leases, licenses, and other charges .....          | 592                | 275              | 493         | 631         | 730         | 450                | 427                |
| Public transportation .....  | 566                | 402              | 319         | 625         | 715         | 597                | 635                |
| Healthcare .....   | 3,170              | 1,004            | 2,234       | 3,071       | 3,883       | 4,841              | 4,973              |
| Health insurance .....   | 1,736              | 529              | 1,277       | 1,744       | 2,131       | 2,050              | 2,852              |
| Medical services .....   | 890                | 199              | 646         | 835         | 1,062       | 1,850              | 834                |
| Drugs .....  | 427                | 216              | 255         | 379         | 521         | 777                | 1,133              |
| Medical supplies .....   | 117                | 60               | 56          | 113         | 169         | 163                | 153                |
| Entertainment .....  | 3,745              | 1,746            | 3,045       | 4,069       | 4,471       | 3,398              | 2,458              |
| Fees and admissions .....  | 1,002              | 319              | 607         | 1,205       | 1,342       | 614                | 407                |
| Audio and visual equipment and services ....                       | 1,258              | 847              | 1,150       | 1,308       | 1,368       | 1,290              | 1,022              |
| Pets, toys, hobbies, and playground equipment .....                | 869                | 452              | 693         | 949         | 1,012       | 790                | 801                |
| Other entertainment supplies, equipment, and services .....        | 617                | 128              | 595         | 607         | 749         | 704                | 228                |
| Personal care products and services .....                          | 791                | 617              | 602         | 843         | 918         | 831                | 652                |
| Reading .....  | 108                | 46               | 59          | 112         | 146         | 129                | 149                |
| Education .....  | 1,766              | 3,229            | 504         | 1,253       | 3,456       | 2,073              | 431                |
| Tobacco products and smoking supplies .....                        | 397                | 371              | 389         | 356         | 441         | 482                | 416                |
| Miscellaneous .....  | 1,031              | 335              | 997         | 923         | 1,181       | 1,214              | 1,958              |
| Cash contributions .....   | 1,660              | 661              | 1,042       | 1,524       | 2,277       | 2,644              | 2,067              |
| Personal insurance and pensions .....                              | 7,781              | 4,059            | 5,629       | 8,419       | 9,625       | 8,380              | 4,377              |
| Life and other personal insurance .....                            | 376                | <sup>4</sup> 132 | 199         | 371         | 540         | 544                | 352                |
| Pensions and Social Security .....                                 | 7,405              | 3,927            | 5,430       | 8,048       | 9,085       | 7,836              | 4,025              |
| Sources of income and personal taxes:                              |                    |                  |             |             |             |                    |                    |
| Money income before taxes .....                                    | 86,415             | 45,626           | 64,333      | 92,046      | 104,131     | 93,927             | 75,465             |
| Wages and salaries .....   | 77,476             | 42,616           | 59,014      | 82,488      | 95,949      | 78,888             | 42,600             |
| Self-employment income .....                                       | 3,780              | <sup>4</sup> 758 | 3,142       | 4,819       | 3,480       | 3,974              | <sup>4</sup> 2,377 |
| Social Security, private and government retirement .....           | 2,106              | <sup>4</sup> 315 | 420         | 581         | 2,018       | 8,005              | 25,972             |
| Interest, dividends, rental income, other property income .....    | 1,488              | <sup>4</sup> -2  | 249         | 2,769       | 957         | 1,272              | 2,782              |
| Unemployment and workers' compensation, veterans' benefits .....   | 355                | <sup>4</sup> 69  | 319         | 289         | 504         | 516                | <sup>4</sup> 189   |
| Public assistance, supplemental security income, food stamps ..... | 483                | 1,121            | 573         | 465         | 257         | 658                | 741                |
| Regular contributions for support .....                            | 578                | 552              | 474         | 566         | 761         | <sup>4</sup> 299   | <sup>4</sup> 603   |
| Other income .....   | 147                | <sup>4</sup> 198 | 142         | 69          | 205         | <sup>4</sup> 315   | <sup>4</sup> 201   |
| Personal taxes .....   | 2,167              | 72               | 159         | 2,476       | 3,923       | 2,601              | 681                |
| Federal income taxes .....   | 1,800              | 232              | 156         | 2,062       | 3,152       | 2,305              | 687                |
| 2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....             | -573               | -580             | -521        | -655        | -535        | -516               | <sup>4</sup> -404  |
| State and local income taxes .....                                 | 740                | 388              | 424         | 852         | 1,003       | 637                | 229                |
| Other taxes .....  | 200                | <sup>4</sup> 32  | 101         | 217         | 303         | 175                | 168                |

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

| Item  | Total four persons | Under 25 years   | 25-34 years     | 35-44 years    | 45-54 years     | 55-64 years        | 65 years and older |
|---|--------------------|------------------|-----------------|----------------|-----------------|--------------------|--------------------|
| Income after taxes .....                            | 84,247             | 45,554           | 64,174          | 89,569         | 100,209         | 91,326             | 74,784             |
| Addenda:  |                    |                  |                 |                |                 |                    |                    |
| Net change in total assets and liabilities .....    | -\$6,488           | -\$4,145         | -\$16,749       | -\$5,917       | -\$5,656        | \$1,138            | \$43,229           |
| Net change in total assets .....                    | 12,971             | 2,775            | 12,982          | 13,223         | 13,560          | -7                 | 48,884             |
| Net change in total liabilities .....               | 19,459             | 6,919            | 29,731          | 19,141         | 19,217          | -1,145             | 5,655              |
| Other financial information:                        |                    |                  |                 |                |                 |                    |                    |
| Other money receipts .....                          | 463                | <sup>4</sup> 306 | 313             | 153            | 753             | <sup>4</sup> 1,746 | <sup>4</sup> 356   |
| Mortgage principal paid on owned property .....     | -3,490             | -832             | -2,021          | -3,927         | -4,876          | -3,064             | -2,067             |
| Estimated market value of owned home .....          | 204,367            | 61,179           | 123,443         | 223,257        | 258,042         | 256,766            | 225,400            |
| Estimated monthly rental value of owned home .....  | 1,096              | 377              | 747             | 1,202          | 1,320           | 1,311              | 1,118              |
| Gifts of goods and services .....                   | 992                | 611              | 635             | 749            | 1,579           | 1,184              | 1,835              |
| Food .....  | 83                 | <sup>4</sup> 29  | 35              | 78             | 138             | 105                | 47                 |
| Alcoholic beverages .....                           | 11                 | <sup>(3)</sup>   | 45              | 12             | 6               | 50                 | <sup>(2)</sup>     |
| Housing .....                                       | 185                | 164              | 131             | 155            | 276             | 269                | <sup>4</sup> 21    |
| Housekeeping supplies .....                         | 31                 | <sup>4</sup> 35  | 37              | 26             | 33              | 32                 | <sup>4</sup> 11    |
| Household textiles .....                            | 9                  | 45               | 412             | 44             | 15              | 417                | <sup>(3)</sup>     |
| Appliances and miscellaneous housewares .....       | 22                 | 43               | 418             | 17             | 37              | 423                | 45                 |
| Major appliances .....                              | 7                  | <sup>(3)</sup>   | 43              | 7              | 14              | 43                 | <sup>(3)</sup>     |
| Small appliances and miscellaneous housewares ..... | 15                 | 43               | 415             | 410            | 23              | 420                | 45                 |
| Miscellaneous household equipment .....             | 35                 | 415              | 19              | 36             | 51              | 443                | <sup>(3)</sup>     |
| Other housing .....                                 | 89                 | <sup>4</sup> 107 | 45              | 73             | 141             | <sup>4</sup> 154   | 44                 |
| Apparel and services .....                          | 252                | 145              | 222             | 237            | 320             | 282                | 180                |
| Males, 2 and over .....                             | 54                 | 45               | 51              | 82             | 33              | 41                 | <sup>4</sup> 29    |
| Females, 2 and over .....                           | 88                 | 422              | 41              | 55             | 194             | 65                 | <sup>4</sup> 89    |
| Children under 2 .....                              | 70                 | <sup>4</sup> 84  | 99              | 61             | 51              | 89                 | <sup>4</sup> 37    |
| Other apparel products and services .....           | 40                 | <sup>4</sup> 34  | <sup>4</sup> 30 | 39             | 42              | <sup>4</sup> 87    | <sup>4</sup> 24    |
| Jewelry and watches .....                           | 6                  | <sup>4</sup> 19  | 41              | 4              | 49              | 43                 | 49                 |
| All other apparel products and services .....       | 35                 | 415              | 429             | 35             | 32              | 483                | 415                |
| Transportation .....                                | 71                 | 176              | 57              | 40             | 113             | 36                 | 132                |
| Healthcare .....                                    | 8                  | <sup>(3)</sup>   | 43              | 11             | <sup>4</sup> 14 | 42                 | 42                 |
| Entertainment .....                                 | 79                 | <sup>4</sup> 14  | 110             | 67             | 89              | 477                | <sup>4</sup> 31    |
| Toys, games, arts and crafts, and tricycles .....   | 36                 | 46               | 447             | 39             | 33              | 415                | 417                |
| Other entertainment .....                           | 44                 | 48               | 63              | 27             | 56              | 61                 | <sup>4</sup> 14    |
| Personal care products and services .....           | 13                 | 410              | 13              | 14             | 14              | 47                 | <sup>(3)</sup>     |
| Reading .....                                       | <sup>(2)</sup>     | <sup>(3)</sup>   | <sup>(2)</sup>  | <sup>(2)</sup> | <sup>(2)</sup>  | 41                 | <sup>(3)</sup>     |
| Education .....                                     | 200                | <sup>(3)</sup>   | <sup>4</sup> 43 | 87             | 526             | <sup>4</sup> 177   | <sup>4</sup> 303   |
| All other gifts .....                               | 89                 | <sup>4</sup> 71  | 16              | 49             | 83              | 178                | <sup>4</sup> 1,121 |

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.

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