

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

Item	Total two 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) .....	39,580	1,672	5,180	3,845	8,015	9,954	10,914	6,600	4,313
Consumer unit characteristics:									
Income before taxes .....	\$68,280	\$37,169	\$71,337	\$73,754	\$81,056	\$79,674	\$49,892	\$55,576	\$41,195
Income after taxes .....	65,595	36,484	68,349	70,580	76,996	76,190	48,956	54,308	40,765
Age of reference person .....	53.9	21.9	29.1	39.9	49.9	59.4	73.5	68.9	80.5
Average number in consumer unit:									
Persons .....	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18 .....	.1	.1	.2	.2	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Persons 65 and older .....	.5	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.2	1.7	1.6	1.8
Earners .....	1.2	1.7	1.7	1.5	1.5	1.4	.5	.7	.3
Vehicles .....	2.2	1.6	1.8	2.0	2.4	2.5	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male .....	51	41	56	48	45	50	56	55	58
Female .....	49	59	44	52	55	50	44	45	42
Housing tenure:									
Homeowner .....	75	16	47	61	77	88	90	91	90
With mortgage .....	42	13	41	51	57	50	25	31	14
Without mortgage .....	34	4	6	10	21	38	66	60	76
Renter .....	25	84	53	39	23	12	10	9	10
Race of reference person:									
Black or African-American .....	10	13	13	13	12	9	7	7	6
White, Asian, and all other races .....	90	87	87	87	88	91	93	93	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	7	12	12	12	7	6	5	6	4
Not Hispanic or Latino .....	93	88	88	88	93	94	95	94	96
Education of reference person:									
Elementary (1-8) .....	4	1	2	3	3	3	8	6	11
High school (9-12) .....	34	38	24	31	37	32	41	40	43
College .....	61	61	75	66	60	65	50	53	46
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	0	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	93	83	91	90	93	96	93	95	91
Average annual expenditures .....	\$52,492	\$36,044	\$51,021	\$54,021	\$56,179	\$59,206	\$46,569	\$50,888	\$39,978
Food .....	6,292	4,155	6,258	6,211	6,597	6,844	6,033	6,506	5,313
Food at home .....	3,628	2,243	2,992	3,327	3,957	3,923	3,845	4,053	3,528
Cereals and bakery products .....	473	263	399	419	518	488	527	532	520
Cereals and cereal products .....	155	97	155	148	163	157	163	163	162
Bakery products .....	318	166	244	271	355	331	364	369	358
Meats, poultry, fish, and eggs .....	817	520	640	782	895	879	869	936	767
Beef .....	226	160	168	237	240	247	235	271	182
Pork .....	162	112	111	142	182	174	181	197	156
Other meats .....	110	70	83	97	118	116	126	133	117
Poultry .....	145	91	141	155	167	154	132	138	123
Fish and seafood .....	128	61	103	110	143	137	143	144	141
Eggs .....	45	27	35	41	45	51	52	54	49
Dairy products .....	401	256	333	347	444	441	421	448	379
Fresh milk and cream .....	140	103	117	125	153	150	146	152	136
Other dairy products .....	261	153	216	222	291	291	275	296	243
Fruits and vegetables .....	659	337	516	559	679	744	743	771	699
Fresh fruits .....	223	94	169	181	221	261	259	279	229
Fresh vegetables .....	223	117	172	187	240	260	238	251	219
Processed fruits .....	108	66	93	95	110	109	127	121	135
Processed vegetables .....	105	60	82	95	108	114	119	121	115

See footnotes at end of table.

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total two 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 .....	\$1,279	\$867	\$1,103	\$1,220	\$1,422	\$1,373	\$1,286	\$1,366	\$1,163
Sugar and other sweets .....	137	83	95	116	148	149	159	162	154
Fats and oils .....	106	58	90	84	112	116	120	125	111
Miscellaneous foods .....	647	441	591	638	719	679	642	676	591
Nonalcoholic beverages .....	326	267	292	343	380	340	301	326	264
Food prepared by consumer unit on out-of-town trips .....	62	18	35	39	63	89	64	77	43
Food away from home .....	2,663	1,912	3,266	2,885	2,640	2,921	2,188	2,452	1,785
Alcoholic beverages .....	532	445	701	532	582	574	392	485	252
Housing .....	17,238	12,763	17,890	18,980	18,080	18,699	15,103	16,098	13,584
Shelter .....	10,111	8,384	11,957	12,223	10,827	10,588	7,794	8,322	6,986
Owned dwellings .....	6,919	1,861	6,466	7,810	7,765	7,975	6,009	6,563	5,162
Mortgage interest and charges .....	3,404	1,135	4,498	5,247	4,514	3,625	1,565	2,101	746
Property taxes .....	2,000	409	1,170	1,590	2,112	2,503	2,241	2,311	2,134
Maintenance, repairs, insurance, other expenses .....	1,515	317	798	973	1,139	1,848	2,203	2,151	2,283
Rented dwellings .....	2,230	6,372	5,032	3,696	2,000	1,198	860	813	931
Other lodging .....	962	150	459	717	1,062	1,415	925	945	893
Utilities, fuels, and public services .....	3,769	2,391	3,118	3,534	4,016	4,163	3,832	3,996	3,581
Natural gas .....	531	257	424	414	539	594	603	595	615
Electricity .....	1,402	917	1,113	1,314	1,477	1,569	1,436	1,502	1,336
Fuel oil and other fuels .....	221	423	58	175	232	261	300	291	314
Telephone services .....	1,137	984	1,181	1,178	1,289	1,198	958	1,058	804
Water and other public services .....	478	210	343	452	480	542	535	550	512
Household operations .....	864	376	728	882	796	966	954	862	1,094
Personal services .....	149	485	224	293	118	75	162	469	305
Other household expenses .....	715	291	505	589	679	891	792	793	789
Housekeeping supplies .....	735	344	477	606	700	910	856	941	726
Laundry and cleaning supplies .....	150	88	117	145	167	162	156	175	128
Other household products .....	402	210	202	335	380	523	470	502	423
Postage and stationery .....	184	46	158	126	153	225	229	264	175
Household furnishings and equipment .....	1,759	1,268	1,610	1,735	1,741	2,071	1,668	1,977	1,197
Household textiles .....	156	68	103	149	148	222	147	180	98
Furniture .....	395	507	493	489	360	427	293	326	244
Floor coverings .....	51	7	26	45	40	58	74	67	85
Major appliances .....	227	161	172	209	207	309	209	243	158
Small appliances, miscellaneous housewares .....	120	64	78	78	141	161	118	145	77
Miscellaneous household equipment .....	809	460	738	765	845	893	826	1,016	536
Apparel and services .....	1,638	1,498	2,016	1,644	1,769	1,706	1,329	1,611	901
Men and boys .....	365	278	407	372	380	401	318	404	188
Men, 16 and over .....	333	250	374	331	337	373	289	365	174
Boys, 2 to 15 .....	33	28	33	41	42	28	29	38	14
Women and girls .....	678	541	872	662	769	691	541	656	367
Women, 16 and over .....	624	528	806	574	702	644	502	598	357
Girls, 2 to 15 .....	53	413	65	88	67	47	39	58	9
Children under 2 .....	48	67	65	36	47	57	32	39	23
Footwear .....	284	336	304	339	299	271	244	282	186
Other apparel products and services .....	264	275	368	236	275	287	194	231	138
Transportation .....	8,772	7,503	8,908	8,965	9,433	9,791	7,473	8,619	5,720
Vehicle purchases (net outlay) .....	3,013	3,204	3,155	3,444	3,037	3,215	2,563	2,951	1,969
Cars and trucks, new .....	1,624	41,115	1,673	1,745	1,528	1,670	1,664	1,817	1,431
Cars and trucks, used .....	1,300	2,054	1,363	1,624	1,416	1,392	871	1,126	481
Other vehicles .....	89	435	4119	475	93	152	427	48	457
Gasoline and motor oil .....	2,392	2,360	2,434	2,467	2,702	2,638	1,898	2,184	1,459

See footnotes at end of table.

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total two 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 .....	\$2,777	\$1,704	\$2,622	\$2,601	\$3,064	\$3,263	\$2,479	\$2,906	\$1,829
Vehicle finance charges .....	308	354	394	359	377	337	166	233	64
Maintenance and repairs .....	809	600	701	718	941	958	697	781	567
Vehicle insurance .....	1,148	<sup>4</sup> 470	863	1,004	1,250	1,358	1,222	1,436	897
Vehicle rental, leases, licenses, and other charges .....	512	281	664	519	496	611	394	456	301
Public transportation .....	590	235	697	453	630	675	533	578	464
Healthcare .....	3,996	1,076	1,737	2,245	3,179	4,487	6,296	6,158	6,506
Health insurance .....	2,268	654	1,049	1,238	1,631	2,301	3,895	3,852	3,960
Medical services .....	896	255	410	587	862	1,196	1,086	1,021	1,184
Drugs .....	681	129	205	329	536	830	1,095	1,070	1,135
Medical supplies .....	151	38	73	91	150	160	220	215	227
Entertainment .....	3,046	2,006	2,918	3,703	3,143	3,427	2,607	3,193	1,714
Fees and admissions .....	618	313	632	555	630	751	557	664	394
Audio and visual equipment and services ....	1,082	861	1,248	1,100	1,115	1,145	944	1,045	789
Pets, toys, hobbies, and playground equipment .....	840	501	634	1,547	961	790	685	872	400
Other entertainment supplies, equipment, and services .....	505	331	404	502	438	741	421	611	131
Personal care products and services .....	642	384	633	626	646	680	658	707	583
Reading .....	140	54	91	100	120	173	176	181	169
Education .....	829	1,730	1,156	479	1,394	845	234	275	170
Tobacco products and smoking supplies .....	364	435	304	476	544	378	198	240	133
Miscellaneous .....	897	468	649	998	951	1,182	746	819	634
Cash contributions .....	2,054	504	1,022	1,838	1,866	2,302	2,767	2,685	2,893
Personal insurance and pensions .....	6,053	3,024	6,739	7,224	7,876	8,117	2,558	3,310	1,406
Life and other personal insurance .....	407	49	165	198	385	590	499	626	304
Pensions and Social Security .....	5,646	2,975	6,574	7,026	7,491	7,527	2,059	2,685	1,101
Sources of income and personal taxes:									
Money income before taxes .....	68,280	37,169	71,337	73,754	81,056	79,674	49,892	55,576	41,195
Wages and salaries .....	50,367	34,428	67,331	67,297	71,118	59,662	15,074	20,338	7,020
Self-employment income .....	3,264	847	1,559	2,974	3,418	6,149	1,802	2,806	267
Social Security, private and government retirement .....	11,305	<sup>4</sup> 355	418	1,062	3,391	9,997	28,765	28,620	28,988
Interest, dividends, rental income, other property income .....	2,209	165	948	851	1,525	2,772	3,589	3,070	4,384
Unemployment and workers' compensation, veterans' benefits .....	350	<sup>4</sup> 343	280	323	495	551	105	142	<sup>4</sup> 48
Public assistance, supplemental security income, food stamps .....	296	211	167	412	422	288	245	248	242
Regular contributions for support .....	283	452	414	648	418	138	100	<sup>4</sup> 92	<sup>4</sup> 113
Other income .....	205	370	220	187	270	119	210	259	134
Personal taxes .....	2,685	686	2,988	3,174	4,061	3,484	936	1,268	429
Federal income taxes .....	2,209	683	2,456	2,677	3,294	2,798	828	1,095	420
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-388	-300	-380	-408	-366	-431	-374	-396	-341
State and local income taxes .....	621	290	792	784	864	834	160	234	45
Other taxes .....	243	12	121	121	268	284	323	334	304

See footnotes at end of table.

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued**

Item	Total two 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 .....	65,595	36,484	68,349	70,580	76,996	76,190	48,956	54,308	40,765
Addenda:									
Net change in total assets and liabilities .....	-\$5,318	-\$2,376	-\$9,432	-\$10,400	-\$9,064	-\$2,510	-\$1,835	-\$1,678	-\$2,076
Net change in total assets .....	6,454	12,113	16,646	10,663	4,884	5,010	1,736	3,903	-1,579
Net change in total liabilities .....	11,772	14,489	26,077	21,063	13,948	7,520	3,571	5,581	497
Other financial information:									
Other money receipts .....	601	278	216	215	501	990	686	865	412
Mortgage principal paid on owned property .....	-2,280	-280	-1,509	-2,445	-3,297	-2,971	-1,518	-1,927	-892
Estimated market value of owned home .....	190,548	26,458	104,794	145,132	186,097	240,576	230,035	235,355	221,894
Estimated monthly rental value of owned home .....	983	186	632	806	996	1,189	1,137	1,166	1,093
Gifts of goods and services .....	1,456	350	586	939	2,233	2,012	1,169	1,439	759
Food .....	137	33	73	75	167	223	107	130	71
Alcoholic beverages .....	16	47	15	14	9	15	25	34	11
Housing .....	272	106	125	214	403	393	191	234	127
Housekeeping supplies .....	41	<sup>4</sup> 13	27	34	49	56	40	46	29
Household textiles .....	15	46	47	<sup>4</sup> 15	28	18	9	13	3
Appliances and miscellaneous housewares .....	25	<sup>4</sup> 10	13	<sup>4</sup> 12	39	39	19	22	<sup>4</sup> 15
Major appliances .....	7	48	44	44	6	14	5	7	43
Small appliances and miscellaneous housewares .....	18	41	9	48	32	25	14	15	<sup>4</sup> 12
Miscellaneous household equipment .....	66	<sup>4</sup> 10	42	57	92	81	59	85	20
Other housing .....	125	67	37	96	195	200	65	68	60
Apparel and services .....	268	150	194	274	321	299	260	352	121
Males, 2 and over .....	65	48	28	55	75	69	81	112	33
Females, 2 and over .....	103	49	72	107	133	111	101	136	47
Children under 2 .....	44	33	54	32	46	56	32	38	23
Other apparel products and services .....	56	<sup>4</sup> 19	41	81	67	64	47	66	18
Jewelry and watches .....	16	48	10	25	16	15	16	23	45
All other apparel products and services .....	41	<sup>4</sup> 11	31	56	50	49	31	43	<sup>4</sup> 13
Transportation .....	104	9	25	32	116	144	135	132	140
Healthcare .....	27	41	49	<sup>4</sup> 13	44	38	24	<sup>4</sup> 16	<sup>4</sup> 37
Entertainment .....	120	<sup>4</sup> 32	74	76	113	185	122	166	53
Toys, games, arts and crafts, and tricycles .....	40	<sup>4</sup> 13	39	<sup>4</sup> 24	31	61	40	63	45
Other entertainment .....	80	<sup>4</sup> 20	35	51	82	124	82	103	48
Personal care products and services .....	14	44	11	14	13	16	18	23	9
Reading .....	1	( <sup>2</sup> )	( <sup>2</sup> )	41	1	1	2	2	2
Education .....	396	41	35	160	941	567	155	182	113
All other gifts .....	100	7	26	67	106	131	131	166	76

<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, October, 2010