

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

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)	16,476	618	3,794	5,833	4,361	1,344	526
Consumer unit characteristics:							
Income before taxes	\$86,650	\$44,221	\$61,242	\$94,549	\$103,135	\$98,224	\$65,884
Income after taxes	84,355	44,033	61,245	91,945	98,892	95,435	65,373
Age of reference person	41.8	21.6	30.2	39.5	48.9	58.6	72.8
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	1.4	2.0	1.8	1.3	.6	.6
Persons 65 and older1	(¹)	(¹)	(¹)	.1	.2	1.5
Earners	1.9	1.9	1.6	1.8	2.1	2.2	1.5
Vehicles	2.4	1.6	2.0	2.4	2.8	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male	47	38	36	48	53	61	42
Female	53	62	64	52	47	39	58
Housing tenure:							
Homeowner	73	30	57	77	83	87	78
With mortgage	60	17	49	68	67	64	44
Without mortgage	13	12	8	9	16	23	34
Renter	27	70	43	23	17	13	22
Race of reference person:							
Black or African-American	13	18	15	11	9	11	31
White, Asian, and all other races	87	82	85	89	91	89	69
Hispanic or Latino origin of reference person:							
Hispanic or Latino	17	34	23	15	14	17	18
Not Hispanic or Latino	83	66	77	85	86	83	82
Education of reference person:							
Elementary (1-8)	4	4	4	4	3	8	13
High school (9-12)	34	60	37	29	32	35	56
College	62	36	60	67	65	57	32
Never attended and other	(²)	(³)	(³)	(³)	(²)	(²)	(³)
At least one vehicle owned or leased	94	76	92	95	96	94	88
Average annual expenditures	\$64,395	\$46,813	\$50,494	\$66,899	\$76,604	\$67,438	\$49,737
Food	8,754	7,337	6,899	9,406	10,027	8,640	6,972
Food at home	5,202	4,657	4,335	5,285	5,982	5,216	4,884
Cereals and bakery products	736	609	591	790	830	718	690
Cereals and cereal products	256	217	232	272	271	237	251
Bakery products	480	392	359	518	559	481	440
Meats, poultry, fish, and eggs	1,139	1,146	898	1,118	1,334	1,184	1,373
Beef	300	379	215	288	356	343	359
Pork	222	252	178	218	247	240	302
Other meats	168	117	146	175	193	150	169
Poultry	218	214	183	220	248	212	230
Fish and seafood	171	131	126	155	226	179	240
Eggs	59	54	49	62	64	61	74
Dairy products	565	407	471	593	665	524	450
Fresh milk and cream	211	159	189	229	232	180	166
Other dairy products	354	248	282	364	433	344	284
Fruits and vegetables	911	835	768	901	1,059	945	867
Fresh fruits	312	264	263	317	366	302	270
Fresh vegetables	275	264	224	269	330	289	249
Processed fruits	161	155	146	158	176	170	173
Processed vegetables	163	152	136	157	188	184	176

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, 2009-2010 — 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	\$1,851	\$1,660	\$1,608	\$1,885	\$2,094	\$1,845	\$1,504
Sugar and other sweets	193	135	153	204	227	198	168
Fats and oils	141	129	115	142	158	160	147
Miscellaneous foods	1,004	896	938	1,011	1,111	962	765
Nonalcoholic beverages	455	483	368	454	531	461	398
Food prepared by consumer unit on out-of-town trips	59	418	34	75	67	65	426
Food away from home	3,552	2,681	2,564	4,121	4,045	3,424	2,088
Alcoholic beverages	464	442	356	576	467	400	220
Housing	21,938	15,603	18,622	23,810	24,377	20,989	14,868
Shelter	12,789	9,495	10,578	14,137	14,390	11,636	7,320
Owned dwellings	9,212	2,418	6,263	10,856	11,084	8,991	5,285
Mortgage interest and charges	5,747	1,424	4,385	6,985	6,471	5,147	2,450
Property taxes	2,427	776	1,322	2,692	3,225	2,883	1,631
Maintenance, repairs, insurance, other expenses	1,038	4219	556	1,179	1,388	961	1,205
Rented dwellings	2,820	6,782	3,948	2,480	2,230	1,588	1,827
Other lodging	757	4295	367	801	1,077	1,056	4209
Utilities, fuels, and public services	4,664	3,231	3,813	4,802	5,229	5,282	4,708
Natural gas	598	404	444	626	702	679	549
Electricity	1,767	1,352	1,530	1,837	1,845	2,002	1,951
Fuel oil and other fuels	157	49	88	154	204	227	4285
Telephone services	1,522	1,166	1,249	1,537	1,776	1,642	1,330
Water and other public services	620	301	502	646	702	731	593
Household operations	1,777	736	2,107	2,130	1,494	1,096	784
Personal services	1,039	4434	1,616	1,347	552	4264	4204
Other household expenses	737	301	491	783	943	832	580
Housekeeping supplies	816	679	611	838	1,003	852	610
Laundry and cleaning supplies	210	217	177	212	235	237	141
Other household products	438	377	331	447	542	459	301
Postage and stationery	167	85	104	178	226	156	168
Household furnishings and equipment	1,892	1,462	1,513	1,904	2,259	2,124	1,446
Household textiles	125	67	110	113	165	138	91
Furniture	425	330	501	418	441	329	190
Floor coverings	29	414	21	28	38	442	42
Major appliances	261	114	210	281	287	347	148
Small appliances, miscellaneous housewares	121	62	92	107	165	171	89
Miscellaneous household equipment	930	875	579	956	1,162	1,097	925
Apparel and services	2,543	3,362	2,012	2,643	2,832	2,464	1,813
Men and boys	571	410	406	624	660	631	536
Men, 16 and over	375	309	213	367	479	541	471
Boys, 2 to 15	196	101	193	258	181	90	65
Women and girls	1,037	1,873	732	1,017	1,272	851	687
Women, 16 and over	776	1,706	502	689	1,000	719	579
Girls, 2 to 15	261	167	230	328	272	132	108
Children under 2	177	379	353	142	65	118	441
Footwear	456	485	350	473	501	558	4397
Other apparel products and services	302	215	172	388	334	305	152
Transportation	10,308	7,678	8,919	10,015	12,341	10,762	8,715
Vehicle purchases (net outlay)	3,633	3,142	3,681	3,185	4,197	3,840	3,635
Cars and trucks, new	1,516	4744	1,148	1,309	1,981	1,969	42,374
Cars and trucks, used	2,043	2,364	2,507	1,764	2,152	1,865	960
Other vehicles	74	433	427	113	463	46	4300
Gasoline and motor oil	2,843	2,127	2,530	2,873	3,173	3,019	2,442

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, 2009-2010 — 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	\$3,226	\$2,033	\$2,406	\$3,256	\$4,201	\$3,229	\$2,209
Vehicle finance charges	397	312	409	441	373	373	168
Maintenance and repairs	926	711	711	920	1,103	1,125	785
Vehicle insurance	1,349	⁴ 716	903	1,291	2,020	⁴ 1,163	⁴ 975
Vehicle rental, leases, licenses, and other charges	555	294	383	604	705	568	280
Public transportation	605	377	302	702	771	674	430
Healthcare	3,293	1,223	2,200	3,158	4,094	4,720	4,881
Health insurance	1,849	623	1,318	1,832	2,275	2,184	2,913
Medical services	887	343	602	828	1,090	1,569	817
Drugs	433	212	222	377	548	809	968
Medical supplies	124	⁴ 45	57	122	180	158	182
Entertainment	3,590	1,538	2,712	4,017	4,273	3,632	2,199
Fees and admissions	1,058	360	511	1,315	1,480	768	314
Audio and visual equipment and services	1,207	810	1,078	1,302	1,265	1,291	885
Pets, toys, hobbies, and playground equipment	788	311	615	868	894	836	860
Other entertainment supplies, equipment, and services	538	58	509	532	634	737	⁴ 140
Personal care products and services	774	605	562	826	902	869	669
Reading	99	46	55	98	138	123	115
Education	1,869	3,468	515	1,213	3,702	2,319	695
Tobacco products and smoking supplies	418	386	412	355	432	540	765
Miscellaneous	1,038	287	949	925	1,132	1,308	2,368
Cash contributions	1,603	805	959	1,489	2,187	2,426	1,492
Personal insurance and pensions	7,706	4,033	5,321	8,367	9,700	8,245	3,964
Life and other personal insurance	386	⁴ 76	179	388	576	516	336
Pensions and Social Security	7,319	3,956	5,143	7,979	9,125	7,729	3,628
Sources of income and personal taxes:							
Money income before taxes	86,650	44,221	61,242	94,549	103,135	98,224	65,884
Wages and salaries	76,820	40,419	56,363	84,760	94,015	75,534	39,766
Self-employment income	4,331	⁴ 1,020	2,344	4,230	4,871	11,028	⁴ 2,099
Social Security, private and government retirement	2,288	⁴ 274	520	746	2,018	8,457	21,004
Interest, dividends, rental income, other property income	1,341	⁴ 18	176	2,903	634	865	1,058
Unemployment and workers' compensation, veterans' benefits	641	⁴ 106	413	570	889	1,022	⁴ 659
Public assistance, supplemental security income, food stamps	560	1,417	721	474	342	727	738
Regular contributions for support	500	⁴ 726	519	744	220	⁴ 283	⁴ 284
Other income	168	⁴ 241	186	122	146	⁴ 308	⁴ 276
Personal taxes	2,295	187	-3	2,605	4,243	2,789	511
Federal income taxes	1,375	-158	-444	1,623	2,885	1,641	339
2008 Tax stimulus (thru Q20091)	(²)	(³)	(³)	(³)	⁴ -1	(³)	(³)
State and local income taxes	734	319	355	825	1,074	736	105
Other taxes	188	⁴ 26	86	157	285	412	67

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, 2009-2010 — 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	84,355	44,033	61,245	91,945	98,892	95,435	65,373
Addenda:							
Net change in total assets and liabilities	-\$11,167	\$11,567	-\$16,185	-\$15,202	-\$9,685	-\$1,239	\$5,436
Net change in total assets	7,448	2,811	13,041	4,509	4,153	18,644	3,829
Net change in total liabilities	18,615	-8,756	29,226	19,711	13,839	19,882	-1,608
Other financial information:							
Other money receipts	434	⁴ 852	244	222	777	⁴ 674	⁴ 216
Mortgage principal paid on owned property	-3,305	-686	-1,870	-3,729	-4,507	-3,445	-1,700
Estimated market value of owned home	197,245	73,661	110,970	212,935	251,280	259,862	182,652
Estimated monthly rental value of owned home	1,072	410	695	1,151	1,317	1,328	1,006
Gifts of goods and services	1,037	751	582	717	1,732	1,372	1,581
Food	86	⁴ 27	58	69	148	91	⁴ 47
Alcoholic beverages	11	⁴ 22	42	17	4	36	⁴ 4
Housing	180	233	108	146	255	319	⁴ 33
Housekeeping supplies	23	⁴ 8	18	25	27	25	⁴ 10
Household textiles	9	(³)	⁴ 9	⁴ 3	17	⁴ 15	⁴ 15
Appliances and miscellaneous housewares	21	⁴ 3	⁴ 13	16	41	⁴ 7	⁴ 3
Major appliances	5	(³)	⁴ 2	4	12	(³)	⁴ 1
Small appliances and miscellaneous housewares	16	⁴ 3	⁴ 11	13	30	⁴ 7	⁴ 2
Miscellaneous household equipment	30	⁴ 20	15	32	47	⁴ 27	(³)
Other housing	97	201	53	70	122	245	⁴ 6
Apparel and services	242	256	215	204	306	309	126
Males, 2 and over	55	⁴ 11	53	70	45	68	⁴ 25
Females, 2 and over	84	⁴ 40	43	45	179	79	⁴ 71
Children under 2	67	⁴ 15	105	53	51	60	⁴ 19
Other apparel products and services	36	⁴ 90	⁴ 14	35	32	⁴ 101	⁴ 11
Jewelry and watches	6	⁴ 26	41	⁴ 3	10	⁴ 11	⁴ 10
All other apparel products and services	30	⁴ 64	⁴ 14	32	⁴ 22	⁴ 90	⁴ 1
Transportation	63	187	16	48	89	95	135
Health care	20	(²)	⁴ 8	⁴ 20	⁴ 12	⁴ 99	(³)
Entertainment	87	⁴ 7	119	60	105	114	⁴ 31
Toys, games, arts and crafts, and tricycles	42	⁴ 4	63	35	450	⁴ 17	⁴ 14
Other entertainment	45	⁴ 3	56	25	55	97	⁴ 16
Personal care products and services	11	⁴ 10	8	13	15	⁴ 7	(³)
Reading	(²)	(³)	(²)	(²)	41	(²)	(³)
Education	244	(³)	⁴ 31	87	704	159	⁴ 201
All other gifts	92	⁴ 7	16	54	93	144	⁴ 1,003

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, September, 2011