

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total five or more people	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)	12,088	428	2,769	4,745	2,656	1,033	459
Consumer unit characteristics:							
Income before taxes	\$82,955	\$51,106	\$54,982	\$89,029	\$100,951	\$86,311	\$106,938
Income after taxes	79,665	50,597	55,357	85,084	94,765	83,310	101,816
Age of reference person	41.6	21.2	30.4	39.4	48.9	58.7	71.2
Average number in consumer unit:							
People	5.7	5.7	5.6	5.7	5.7	5.8	7.1
Children under 18	2.8	2.4	3.3	3.1	2.2	1.7	2.2
Adults 65 and older1	(¹)	(¹)	.1	.2	.1	1.4
Earners	2.1	2.2	1.7	2.0	2.5	2.6	2.8
Vehicles	2.4	1.9	1.9	2.3	2.9	2.8	2.8
Percent distribution:							
Reference person:							
Men	41	39	32	41	49	46	44
Women	59	61	68	59	51	54	56
Housing tenure:							
Homeowner	66	33	46	70	78	76	82
With mortgage	50	17	37	58	61	41	33
Without mortgage	16	15	9	12	17	36	49
Renter	34	67	54	30	22	24	18
Race of reference person:							
Black or African-American	16	10	17	14	15	20	21
White, Asian, and all other races	84	90	83	86	85	80	79
Hispanic or Latino origin of reference person:							
Hispanic or Latino	29	61	35	29	23	19	20
Not Hispanic or Latino	71	39	65	71	77	81	80
Education of reference person:							
Elementary (1-8)	11	8	12	9	11	14	18
High school (9-12)	35	59	42	33	26	34	35
College	54	32	46	57	64	50	46
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	1	1
At least one vehicle owned or leased	93	81	90	95	96	92	87
Average annual expenditures	\$65,105	\$42,922	\$51,703	\$68,360	\$76,755	\$67,535	\$62,719
Food							
Food at home	9,775	7,628	8,542	9,979	11,286	10,533	7,985
Cereals and bakery products	6,330	5,616	5,614	6,402	7,089	6,892	5,549
Cereals and cereal products	926	792	782	952	1,062	979	859
Bakery products	343	288	282	364	385	355	340
Bakery products	582	504	500	588	677	624	519
Meats, poultry, fish, and eggs	1,471	1,497	1,364	1,441	1,629	1,597	1,204
Beef	417	429	385	434	434	418	333
Pork	271	283	255	259	307	281	241
Other meats	210	133	182	210	245	264	193
Poultry	296	322	290	270	342	333	197
Fish and seafood	187	230	170	181	203	200	179
Eggs	89	100	83	88	98	101	61
Dairy products	657	525	593	684	741	670	472
Fresh milk and cream	273	238	245	289	303	280	167
Other dairy products	384	288	348	395	438	390	305
Fruits and vegetables	1,138	889	1,011	1,138	1,301	1,265	1,070
Fresh fruits	414	294	364	426	471	414	449
Fresh vegetables	337	244	295	333	396	403	280
Processed fruits	176	159	157	169	203	214	156
Processed vegetables	211	192	195	210	231	235	184
Other food at home	2,138	1,913	1,863	2,186	2,356	2,381	1,945
Sugar and other sweets	226	218	197	233	247	263	160
Fats and oils	190	187	155	195	202	256	156
Miscellaneous foods	1,105	863	971	1,157	1,220	1,170	999
Nonalcoholic beverages	566	632	505	555	611	655	524

See footnotes at end of table.

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued

Item	Total five or more people	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	51	² 14	36	47	76	37	² 107
Food away from home	3,446	2,012	2,928	3,577	4,197	3,641	2,436
Alcoholic beverages	315	² 106	289	333	411	273	113
Housing	21,471	16,035	17,581	23,478	23,622	20,288	19,665
Shelter	12,128	9,294	10,055	13,616	13,381	10,258	8,853
Owned dwellings	7,910	2,232	4,651	9,682	9,627	7,062	6,503
Mortgage interest and charges	4,718	² 1,034	2,938	6,179	5,363	3,494	2,805
Property taxes	2,095	760	1,042	2,328	2,960	2,171	2,099
Maintenance, repairs, insurance, other expenses	1,097	² 439	672	1,175	1,305	1,397	1,599
Rented dwellings	3,673	6,958	5,170	3,465	2,739	2,508	1,763
Other lodging	545	² 104	234	469	1,015	688	587
Utilities, fuels, and public services	5,252	3,992	4,050	5,494	5,767	5,739	7,111
Natural gas	572	390	380	601	675	628	867
Electricity	1,982	1,658	1,599	2,080	2,101	2,205	2,394
Fuel oil and other fuels	143	² 30	68	159	150	² 133	² 526
Telephone services	1,778	1,374	1,402	1,852	2,021	1,934	1,905
Residential phone service, VOIP, and phone cards	394	274	220	383	502	532	748
Cellular phone service	1,384	1,099	1,182	1,469	1,519	1,403	1,157
Water and other public services	777	540	599	802	819	837	1,418
Household operations	1,392	611	1,368	1,658	1,262	930	1,314
Personal services	611	² 174	824	796	317	² 237	² 380
Other household expenses	781	437	545	862	944	692	934
Housekeeping supplies	824	555	756	778	871	1,340	808
Laundry and cleaning supplies	231	184	229	216	243	316	225
Other household products	451	344	400	415	479	758	503
Postage and stationery	142	² 27	126	147	150	266	80
Household furnishings and equipment	1,874	1,583	1,353	1,931	2,342	2,022	1,580
Household textiles	115	² 70	100	86	167	207	² 59
Furniture	514	282	358	637	563	412	343
Floor coverings	18	² 4	6	20	36	² 4	² 15
Major appliances	297	256	158	341	356	238	514
Small appliances, miscellaneous housewares	114	269	95	110	121	73	102
Miscellaneous household equipment	816	702	637	738	1,100	1,088	547
Apparel and services	2,551	2,413	2,565	2,438	2,811	2,205	2,767
Men and boys	656	455	602	654	837	430	600
Men, 16 and over	390	² 360	291	375	544	309	432
Boys, 2 to 15	266	95	312	279	293	122	167
Women and girls	918	950	844	851	989	1,035	1,294
Women, 16 and over	591	707	493	486	694	812	1,002
Girls, 2 to 15	327	243	352	365	295	223	291
Children under 2	191	² 273	357	145	82	² 177	² 162
Footwear	572	516	524	587	682	360	² 552
Other apparel products and services	213	219	237	201	222	202	159
Transportation	11,851	7,181	9,936	12,295	13,997	11,722	11,615
Vehicle purchases (net outlay)	4,254	² 2,254	3,858	4,624	4,743	3,402	3,763
Cars and trucks, new	1,748	⁽³⁾	1,404	2,100	1,896	² 1,254	² 2,074
Cars and trucks, used	2,432	2,254	2,382	2,439	2,743	2,142	1,689
Other vehicles	73	⁽³⁾	² 72	² 84	² 104	² 6	⁽³⁾
Gasoline and motor oil	4,028	3,332	3,394	4,128	4,581	4,189	3,894
Other vehicle expenses	3,038	1,366	2,392	3,073	3,814	3,575	3,004
Vehicle finance charges	303	143	277	339	318	263	230
Maintenance and repairs	1,009	407	661	950	1,365	1,415	1,433
Vehicle insurance	1,117	² 491	830	1,129	1,475	² 1,423	² 978
Vehicle rental, leases, licenses, and other charges	610	326	625	656	656	474	363
Public and other transportation	531	230	292	470	859	557	954
Healthcare	3,719	1,426	2,276	3,589	4,822	5,863	4,902
Health insurance	2,117	747	1,367	2,015	2,800	2,920	3,214
Medical services	1,003	450	604	1,024	1,269	1,645	716
Drugs	453	190	226	422	562	923	826
Medical supplies	146	² 39	80	128	191	376	146
Entertainment	3,262	1,602	2,442	3,439	4,084	3,697	2,639

See footnotes at end of table.

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Fees and admissions	878	199	496	1,010	1,249	648	916
Audio and visual equipment and services	1,112	879	945	1,189	1,166	1,204	1,077
Pets, toys, hobbies, and playground equipment	746	456	722	694	739	1,402	540
Pets	525	403	384	484	580	1,150	411
Toys, hobbies, and playground equipment	221	² 53	338	210	158	² 251	² 130
Other entertainment supplies, equipment, and services	526	² 69	281	546	930	443	² 106
Personal care products and services	746	543	563	736	958	794	862
Reading	104	² 52	51	125	116	111	181
Education	1,500	647	688	1,472	2,281	2,395	970
Tobacco products and smoking supplies	398	267	420	346	434	505	481
Miscellaneous	707	601	631	605	983	631	854
Cash contributions	1,564	612	1,213	1,601	2,022	1,453	1,786
Personal insurance and pensions	7,142	3,807	4,506	7,925	8,927	7,066	7,900
Life and other personal insurance	357	² 33	166	377	496	338	828
Pensions and Social Security	6,786	3,774	4,340	7,548	8,431	6,728	7,072
Sources of income and personal taxes:							
Money income before taxes	\$82,955	\$51,106	\$54,982	\$89,029	\$100,951	\$86,311	\$106,938
Wages and salaries	72,924	46,451	49,215	79,994	89,448	71,659	74,771
Self-employment income	4,509	² 1,432	1,606	5,191	5,849	5,341	² 8,213
Social Security, private and government retirement	2,856	² 375	1,063	1,612	3,247	5,595	20,426
Interest, dividends, rental income, other property income	441	² 5	147	438	616	764	899
Public assistance, supplemental security income, food stamps	1,179	1,533	1,609	821	940	1,690	2,186
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	838	² 832	999	785	693	1,248	² 331
Other income	209	² 477	343	189	157	² 13	² 113
Personal taxes (contains some imputed values)	3,290	509	-375	3,945	6,186	3,001	5,122
Federal income taxes	2,085	195	-944	2,628	4,269	1,890	4,311
State and local income taxes	1,134	312	537	1,268	1,758	1,015	761
Other taxes	72	² 2	32	49	159	96	² 50
Income after taxes	79,665	50,597	55,357	85,084	94,765	83,310	101,816
Addenda:							
Net change in total assets and liabilities	-\$4,190	\$5,085	-\$11,981	-\$3,633	-\$5,390	\$17,440	-\$13,357
Net change in total assets	10,235	6,741	4,236	11,936	10,352	24,464	-612
Net change in total liabilities	14,426	1,655	16,217	15,569	15,742	7,024	12,746
Other financial information:							
Other money receipts	394	² 9	98	172	² 1,286	² 241	² 24
Mortgage principal paid on owned property	-2,426	² 790	-1,150	-2,776	-3,466	-2,314	-2,247
Estimated market value of owned home	168,294	71,065	83,105	179,160	237,144	184,477	225,772
Estimated monthly rental value of owned home	979	414	553	1,052	1,305	1,086	1,180
Gifts of goods and services, total	605	279	399	511	671	1,583	748
Food	58	² 9	40	67	73	80	² 21
Alcoholic beverages	8	(³)	² 4	13	8	² 1	(³)
Housing	117	² 76	85	127	131	143	² 140
Housekeeping supplies	14	² 6	² 9	24	8	² 6	² 20
Household textiles	8	(³)	(¹)	² 5	221	² 6	² 17
Appliances and miscellaneous housewares	10	² 7	² 14	27	² 11	² 4	² 23
Major appliances	5	(³)	² 12	24	² 2	(³)	(³)

See footnotes at end of table.

Table 3650. Consumer units of five or more people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued

Item	Total five or more people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Small appliances and miscellaneous housewares	5	27	21	23	29	24	223
Miscellaneous household equipment	32	(³)	² 13	36	41	² 67	² 35
Other housing	52	² 64	49	55	49	² 60	² 44
Apparel and services	132	² 175	103	121	159	106	² 230
Males, 2 and over	27	29	24	18	49	² 23	² 20
Females, 2 and over	34	² 18	23	32	42	² 32	² 102
Children under 2	41	² 113	² 35	35	² 36	² 51	240
Other apparel products and services	30	² 35	² 22	36	² 32	(³)	² 68
Jewelry and watches	3	(³)	21	23	27	(³)	25
All other apparel products and services ...	27	² 35	² 21	33	² 25	(³)	² 63
Transportation	34	² 3	27	26	40	115	24
Healthcare	² 49	(³)	21	27	26	² 565	² 58
Entertainment	54	² 12	105	36	44	² 36	² 56
Toys, games, arts and crafts, and tricycles	23	28	² 39	² 19	² 11	² 20	² 45
Other entertainment	31	24	66	17	33	² 16	² 11
Personal care products and services	5	(³)	21	5	7	² 17	² 2
Reading	2	(³)	21	3	(¹)	25	(³)
Education	99	(³)	25	82	137	² 315	² 228
All other gifts	47	24	26	25	64	199	29

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014