

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total five or more 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)	11,831	414	2,689	4,515	3,019	796	399
Consumer unit characteristics:							
Income before taxes	\$82,741	\$50,349	\$60,313	\$87,085	\$96,863	\$94,196	\$88,628
Income after taxes	82,080	50,344	61,134	86,401	94,769	93,278	88,913
Age of reference person	41.5	21.4	30.6	39.5	48.6	58.2	70.9
Average number in consumer unit:							
Persons	5.6	5.9	5.5	5.6	5.6	5.8	5.7
Children under 18	2.7	2.2	3.2	3.1	2.1	1.8	1.7
Persons 65 and older1	1.1	(²)	.1	.1	.1	1.5
Earners	2.1	2.3	1.7	2.0	2.5	2.7	2.1
Vehicles	2.5	1.9	2.0	2.5	2.9	2.7	3.2
Percent distribution:							
Sex of reference person:							
Male	43	33	31	43	53	46	49
Female	57	67	69	57	47	54	51
Housing tenure:							
Homeowner	71	42	52	74	82	82	90
With mortgage	58	27	46	64	64	54	45
Without mortgage	13	15	6	9	18	28	45
Renter	29	58	48	26	18	18	10
Race of reference person:							
Black or African-American	15	22	16	12	15	16	17
White, Asian, and all other races	85	78	84	88	85	84	83
Hispanic or Latino origin of reference person:							
Hispanic or Latino	26	46	25	29	23	21	19
Not Hispanic or Latino	74	54	75	71	77	79	81
Education of reference person:							
Elementary (1-8)	9	4	9	8	8	16	13
High school (9-12)	37	66	42	31	38	36	53
College	53	29	49	61	53	49	34
Never attended and other	(³)	1	(⁴)	(³)	1	(⁴)	(⁴)
At least one vehicle owned or leased	94	85	93	95	94	96	98
Average annual expenditures	\$64,826	\$43,272	\$51,448	\$69,117	\$74,108	\$67,202	\$54,668
Food	9,917	7,909	7,999	10,715	11,117	9,715	7,572
Food at home	6,191	5,098	5,185	6,479	6,847	6,312	6,062
Cereals and bakery products	895	638	744	959	990	887	832
Cereals and cereal products	324	265	268	347	346	341	302
Bakery products	571	373	476	613	644	546	529
Meats, poultry, fish, and eggs	1,454	1,366	1,263	1,441	1,578	1,728	1,570
Beef	408	326	364	411	441	508	335
Pork	288	308	262	285	285	325	434
Other meats	187	132	158	197	214	197	118
Poultry	277	333	236	270	297	343	260
Fish and seafood	213	187	173	197	253	259	341
Eggs	81	80	71	80	88	95	82
Dairy products	686	591	561	746	738	629	656
Fresh milk and cream	279	292	234	303	284	253	291
Other dairy products	407	300	327	444	454	376	366
Fruits and vegetables	1,027	895	858	1,051	1,177	1,039	975
Fresh fruits	345	276	284	365	388	357	284
Fresh vegetables	316	315	272	313	358	331	328
Processed fruits	190	161	155	189	237	175	186
Processed vegetables	175	143	148	183	194	176	176

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home	\$2,129	\$1,608	\$1,759	\$2,282	\$2,364	\$2,030	\$2,029
Sugar and other sweets	218	134	154	241	258	232	182
Fats and oils	163	138	135	165	191	174	143
Miscellaneous foods	1,152	881	993	1,258	1,200	1,089	1,090
Nonalcoholic beverages	540	435	438	556	649	470	569
Food prepared by consumer unit on out-of-town trips	56	¹ 20	38	63	65	66	¹ 47
Food away from home	3,727	2,811	2,814	4,236	4,270	3,403	1,510
Alcoholic beverages	369	330	190	445	394	547	¹ 95
Housing	21,493	14,764	18,845	23,781	22,408	19,489	17,791
Shelter	12,375	8,305	10,817	14,132	12,758	10,018	9,024
Owned dwellings	8,870	3,166	6,133	10,680	9,847	7,969	7,141
Mortgage interest and charges	5,760	1,932	4,373	7,263	5,797	4,763	3,763
Property taxes	2,136	830	1,196	2,403	2,729	2,197	2,186
Maintenance, repairs, insurance, other expenses	974	404	564	1,014	1,320	1,009	1,192
Rented dwellings	2,975	5,063	4,454	2,921	2,038	1,609	¹ 2,256
Other lodging	531	¹ 75	230	531	874	440	¹ 627
Utilities, fuels, and public services	4,999	4,097	4,171	5,108	5,433	5,813	5,377
Natural gas	712	471	551	790	758	720	811
Electricity	1,901	1,594	1,619	1,908	2,056	2,252	2,159
Fuel oil and other fuels	164	¹ 40	148	159	157	320	¹ 189
Telephone services	1,554	1,490	1,288	1,565	1,753	1,730	1,442
Water and other public services	668	502	566	685	710	790	776
Household operations	1,374	570	1,507	1,605	1,141	864	1,473
Personal services	739	¹ 283	1,064	923	367	225	¹ 770
Other household expenses	635	287	443	682	774	639	703
Housekeeping supplies	850	452	866	885	823	1,037	647
Laundry and cleaning supplies	251	128	247	288	219	250	201
Other household products	472	259	518	457	469	619	360
Postage and stationery	127	¹ 65	101	140	135	168	¹ 86
Household furnishings and equipment	1,896	1,341	1,485	2,051	2,253	1,758	1,271
Household textiles	138	44	117	132	205	121	49
Furniture	466	489	561	483	408	457	127
Floor coverings	25	¹ 14	15	32	33	¹ 6	¹ 16
Major appliances	248	163	209	254	286	258	232
Small appliances, miscellaneous housewares	113	44	87	128	124	129	86
Miscellaneous household equipment	905	587	495	1,022	1,197	787	761
Apparel and services	2,807	2,125	2,146	3,200	2,947	2,960	2,012
Men and boys	664	422	512	781	684	691	390
Men, 16 and over	414	280	230	463	519	530	¹ 232
Boys, 2 to 15	250	142	282	318	165	160	158
Women and girls	1,046	586	726	1,176	1,190	1,162	1,007
Women, 16 and over	655	397	373	695	853	821	666
Girls, 2 to 15	391	189	353	480	337	342	341
Children under 2	212	495	301	213	93	159	141
Footwear	562	409	443	592	650	657	¹ 387
Other apparel products and services	323	213	165	439	329	291	88
Transportation	10,645	8,905	8,157	10,612	12,880	12,935	8,348
Vehicle purchases (net outlay)	3,425	¹ 3,336	2,348	3,389	4,450	4,262	¹ 4,749
Cars and trucks, new	1,339	¹ 1,491	¹ 456	1,213	1,809	3,344	¹ 1,003
Cars and trucks, used	1,957	1,568	1,762	2,059	2,465	918	¹ 746
Other vehicles	129	¹ 277	¹ 131	¹ 116	¹ 175	(⁴)	(⁴)
Gasoline and motor oil	3,499	3,222	3,101	3,537	3,819	3,690	3,243

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses	\$3,183	\$2,121	\$2,455	\$3,091	\$3,822	\$4,533	\$2,938
Vehicle finance charges	434	213	443	428	439	584	325
Maintenance and repairs	883	505	681	839	1,166	1,035	748
Vehicle insurance	1,304	1,230	870	1,195	1,603	1,297	1,475
Vehicle rental, leases, licenses, and other charges	562	172	461	629	615	617	390
Public transportation	538	226	252	595	789	450	418
Healthcare	2,991	1,096	2,244	3,081	3,402	3,603	4,665
Health insurance	1,579	674	1,240	1,582	1,719	2,071	2,720
Medical services	862	215	666	951	1,025	669	974
Drugs	429	174	252	420	517	680	852
Medical supplies	121	134	85	127	141	183	120
Entertainment	3,621	1,229	2,986	4,073	4,246	2,621	2,736
Fees and admissions	951	150	507	1,245	1,195	469	564
Audio and visual equipment and services	1,178	684	1,092	1,164	1,339	1,145	1,349
Pets, toys, hobbies, and playground equipment	814	232	814	851	931	710	565
Other entertainment supplies, equipment, and services	678	163	573	814	782	296	259
Personal care products and services	747	441	543	865	821	745	518
Reading	97	56	69	94	124	107	121
Education	1,683	1,074	540	1,626	3,022	1,168	1,490
Tobacco products and smoking supplies	423	486	474	322	432	689	538
Miscellaneous	879	250	679	812	943	1,944	1,141
Cash contributions	1,894	639	1,443	1,792	2,503	2,252	2,076
Personal insurance and pensions	7,260	3,969	5,131	7,699	8,868	8,425	5,566
Life and other personal insurance	363	183	162	347	561	532	345
Pensions and Social Security	6,897	3,886	4,969	7,351	8,307	7,894	5,221
Sources of income and personal taxes:							
Money income before taxes	82,741	50,349	60,313	87,085	96,863	94,196	88,628
Wages and salaries	73,616	45,420	53,872	79,000	87,683	79,195	57,430
Self-employment income	4,467	1,583	3,115	4,678	5,333	5,688	5,189
Social Security, private and government retirement	2,098	1,887	776	1,025	1,479	5,783	21,739
Interest, dividends, rental income, other property income	399	152	312	408	453	572	487
Unemployment and workers' compensation, veterans' benefits	424	1,536	568	416	348	1,239	1,393
Public assistance, supplemental security income, food stamps	893	1,229	903	709	775	1,989	1,286
Regular contributions for support	469	1,366	456	392	510	612	1,947
Other income	374	1,277	311	457	284	1,118	1,158
Personal taxes	661	5	-821	684	2,093	918	-284
Federal income taxes	643	30	-479	623	1,802	904	-224
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-653	1,270	-727	-714	-603	-620	1,301
State and local income taxes	504	217	280	601	682	386	112
Other taxes	167	129	106	175	212	248	129

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Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Income after taxes	82,080	50,344	61,134	86,401	94,769	93,278	88,913
Addenda:							
Net change in total assets and liabilities	-\$7,153	\$5,166	-\$8,635	-\$11,073	-\$5,692	\$7,760	-\$6,400
Net change in total assets	5,729	5,237	8,732	6,115	2,278	10,385	-1,548
Net change in total liabilities	12,883	71	17,367	17,188	7,970	2,625	4,852
Other financial information:							
Other money receipts	309	¹ 3	428	312	142	¹ 327	¹ 1,030
Mortgage principal paid on owned property	-3,122	-963	-1,775	-3,617	-3,932	-3,231	-2,492
Estimated market value of owned home	193,174	76,968	99,684	214,149	246,605	223,180	242,290
Estimated monthly rental value of owned home	1,025	461	616	1,134	1,218	1,224	1,275
Gifts of goods and services	786	³ 10	404	806	1,111	848	1,158
Food	70	¹ 6	50	83	87	47	¹ 47
Alcoholic beverages	8	(⁴)	(³)	6	23	15	¹ 2
Housing	133	¹ 75	63	107	241	103	¹ 283
Housekeeping supplies	17	¹ 12	18	20	22	¹ 13	¹ 15
Household textiles	6	(³)	15	15	15	(³)	(⁴)
Appliances and miscellaneous housewares	11	(⁴)	13	110	124	12	123
Major appliances	2	(⁴)	(³)	12	16	(³)	(⁴)
Small appliances and miscellaneous housewares	9	(⁴)	13	18	118	12	123
Miscellaneous household equipment	35	¹ 6	110	23	72	135	¹ 151
Other housing	64	¹ 57	38	49	108	153	¹ 94
Apparel and services	170	¹ 21	171	164	182	200	160
Males, 2 and over	30	¹ 5	122	33	40	28	¹ 32
Females, 2 and over	40	¹ 18	30	37	53	150	¹ 59
Children under 2	72	¹ 97	85	76	47	74	¹ 62
Other apparel products and services	28	¹ 1	134	18	142	148	¹ 7
Jewelry and watches	4	¹ 1	12	14	17	110	¹ 1
All other apparel products and services	24	(⁴)	133	115	135	138	16
Transportation	90	¹ 8	23	106	122	182	15
Healthcare	17	(⁴)	(³)	15	116	(⁴)	144
Entertainment	75	¹ 3	45	96	69	1147	123
Toys, games, arts and crafts, and tricycles	28	¹ 1	126	36	128	125	(⁴)
Other entertainment	46	¹ 2	18	60	41	1123	¹ 23
Personal care products and services	12	(⁴)	13	24	14	17	¹ 4
Reading	(³)	(⁴)	(³)	11	(³)	(³)	(⁴)
Education	149	¹ 80	17	101	315	¹ 102	¹ 556
All other gifts	71	¹ 17	42	114	51	55	¹ 24

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.05.

³ Value is less than or equal to 0.5.

⁴ No data reported.

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