

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	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)	120,847	7,875	20,044	22,199	25,440	20,731	24,557	12,848	11,709
Consumer unit characteristics:									
Income before taxes	\$62,857	\$25,695	\$58,946	\$77,005	\$80,976	\$70,609	\$39,862	\$47,286	\$31,715
Income after taxes	60,753	25,522	57,239	74,900	77,460	67,586	39,054	46,147	31,272
Age of reference person	49.4	21.4	29.7	39.7	49.5	59.1	75.0	68.9	81.6
Average number in consumer unit:									
Persons	2.5	2.0	2.8	3.3	2.8	2.1	1.7	1.9	1.6
Children under 186	.4	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and older3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.4
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.6	.2
Vehicles	2.0	1.2	1.7	2.1	2.4	2.2	1.6	1.9	1.3
Percent distribution:									
Sex of reference person:									
Male	47	47	48	49	49	48	43	46	39
Female	53	53	52	51	51	52	57	54	61
Housing tenure:									
Homeowner	66	14	46	65	74	81	79	81	77
With mortgage	41	10	39	56	55	47	22	31	12
Without mortgage	25	4	7	9	20	34	58	51	65
Renter	34	86	54	35	26	19	21	19	23
Race of reference person:									
Black or African-American	12	13	14	14	12	11	10	11	8
White, Asian, and all other races	88	87	86	86	88	89	90	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	14	17	17	11	8	6	7	4
Not Hispanic or Latino	88	86	83	83	89	92	94	93	96
Education of reference person:									
Elementary (1-8)	5	1	4	4	3	5	10	8	12
High school (9-12)	34	32	29	30	34	33	45	42	48
College	61	66	67	66	62	62	45	50	40
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	69	89	91	92	92	84	88	79
Average annual expenditures	\$49,067	\$28,119	\$46,494	\$57,301	\$58,708	\$52,463	\$37,562	\$42,957	\$31,676
Food									
Food at home	3,753	2,449	3,478	4,446	4,343	3,678	3,222	3,567	2,851
Cereals and bakery products	506	307	473	629	586	465	439	463	414
Cereals and cereal products	173	124	177	223	188	152	138	151	124
Bakery products	334	183	296	406	397	313	301	312	290
Meats, poultry, fish, and eggs	841	571	757	983	978	849	720	849	581
Beef	226	146	196	263	263	242	192	246	133
Pork	168	130	147	198	196	166	145	168	120
Other meats	114	68	102	139	129	110	101	114	87
Poultry	154	120	160	188	177	147	111	121	100
Fish and seafood	135	75	111	145	166	142	129	153	104
Eggs	44	33	40	50	47	43	42	48	37
Dairy products	406	281	376	495	465	386	346	381	308
Fresh milk and cream	144	110	144	179	155	127	125	136	113
Other dairy products	262	171	232	315	310	259	221	244	195
Fruits and vegetables	656	398	593	739	750	663	618	684	546
Fresh fruits	220	116	189	249	249	227	215	244	185
Fresh vegetables	209	130	184	229	247	219	192	220	161
Processed fruits	118	86	114	135	136	105	109	107	110
Processed vegetables	110	67	106	126	118	111	102	113	91

See footnotes at end of table.

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— Continued

Item	All consumer units	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	\$1,343	\$891	\$1,280	\$1,600	\$1,564	\$1,314	\$1,100	\$1,190	\$1,002
Sugar and other sweets	141	88	112	162	170	147	127	138	115
Fats and oils	102	63	94	116	117	106	91	104	77
Miscellaneous foods	715	495	729	869	810	664	576	584	568
Nonalcoholic beverages	337	232	315	401	405	329	264	309	216
Food prepared by consumer unit on out-of-town trips	49	13	31	51	62	68	42	56	27
Food away from home	2,619	1,731	2,691	3,314	3,102	2,626	1,679	1,994	1,338
Alcoholic beverages	435	344	481	498	502	440	292	389	188
Housing	16,895	9,735	17,258	20,705	19,004	16,991	13,196	14,462	11,811
Shelter	10,075	6,306	10,856	12,753	11,356	9,749	7,173	7,828	6,454
Owned dwellings	6,543	1,245	5,581	8,832	8,093	7,149	4,838	5,802	3,781
Mortgage interest and charges	3,594	783	3,843	5,863	4,677	3,352	1,322	1,976	603
Property taxes	1,811	324	1,130	2,022	2,296	2,234	1,793	1,950	1,622
Maintenance, repairs, insurance, other expenses	1,138	139	608	947	1,120	1,563	1,723	1,876	1,556
Rented dwellings	2,860	4,885	4,877	3,328	2,369	1,570	1,741	1,320	2,202
Other lodging	672	176	398	593	894	1,031	594	706	471
Utilities, fuels, and public services	3,645	1,821	3,249	4,093	4,275	3,896	3,282	3,568	2,967
Natural gas	483	188	405	524	552	530	494	485	504
Electricity	1,377	696	1,232	1,529	1,596	1,481	1,261	1,386	1,123
Fuel oil and other fuels	141	16	62	131	179	177	186	192	179
Telephone services	1,162	758	1,142	1,372	1,398	1,179	858	1,003	700
Water and other public services	481	163	409	537	550	528	483	503	461
Household operations	1,011	370	1,231	1,377	964	871	876	801	957
Personal services	389	156	786	753	253	103	194	111	285
Other household expenses	622	214	445	623	711	767	681	690	672
Housekeeping supplies	659	309	506	698	703	825	682	773	584
Laundry and cleaning supplies	156	91	148	187	172	157	137	161	112
Other household products	360	168	247	372	380	490	377	443	306
Postage and stationery	143	49	111	139	152	178	167	169	166
Household furnishings and equipment	1,506	929	1,416	1,786	1,705	1,651	1,184	1,491	850
Household textiles	124	43	99	154	135	154	107	125	88
Furniture	343	336	432	391	375	330	209	252	163
Floor coverings	30	5	17	28	39	36	37	49	25
Major appliances	194	79	164	216	199	278	159	197	117
Small appliances, miscellaneous housewares	93	39	88	96	103	110	90	121	57
Miscellaneous household equipment	721	427	616	901	855	743	581	747	401
Apparel and services	1,725	1,396	1,871	2,346	1,885	1,591	1,068	1,322	793
Men and boys	383	256	407	562	443	335	215	277	148
Men, 16 and over	304	228	291	405	360	301	190	244	132
Boys, 2 to 15	79	28	116	156	83	34	25	33	16
Women and girls	678	545	677	871	772	664	456	541	364
Women, 16 and over	561	480	533	624	652	596	427	503	346
Girls, 2 to 15	118	65	144	248	120	69	29	38	18
Children under 2	91	153	198	109	50	66	26	39	12
Footwear	323	278	336	449	351	269	223	262	181
Other apparel products and services	249	163	253	355	270	256	149	204	88
Transportation	7,658	5,334	7,671	8,364	9,409	8,323	5,409	7,033	3,631
Vehicle purchases (net outlay)	2,657	2,319	2,820	2,761	3,233	2,752	1,862	2,597	1,055
Cars and trucks, new	1,297	542	1,063	1,199	1,618	1,623	1,210	1,604	778
Cars and trucks, used	1,304	1,760	1,682	1,523	1,532	1,064	619	932	277
Other vehicles	55	³ 17	74	39	82	³ 65	³ 32	³ 61	(⁴)
Gasoline and motor oil	1,986	1,483	2,071	2,359	2,398	2,074	1,241	1,573	877

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009
— Continued

Item	All consumer units	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	\$2,536	\$1,298	\$2,293	\$2,694	\$3,199	\$2,962	\$1,968	\$2,488	\$1,402
Vehicle finance charges	281	180	353	357	333	291	124	188	54
Maintenance and repairs	733	447	654	766	927	854	557	696	406
Vehicle insurance	1,075	465	837	1,055	1,406	1,307	972	1,214	712
Vehicle rental, leases, licenses, and other charges	447	206	450	516	534	510	314	390	230
Public transportation	479	234	487	549	579	535	338	376	297
Healthcare	3,126	676	1,805	2,520	3,173	3,895	4,846	4,906	4,779
Health insurance	1,785	381	1,083	1,436	1,688	2,017	3,027	3,042	3,011
Medical services	736	167	466	650	862	1,054	821	818	824
Drugs	486	97	195	335	485	679	828	865	787
Medical supplies	119	30	61	100	139	144	170	181	158
Entertainment	2,693	1,233	2,504	3,317	3,176	2,906	2,062	2,498	1,587
Fees and admissions	628	234	521	917	811	629	387	497	266
Audio and visual equipment and services	975	574	1,018	1,111	1,065	1,024	807	934	669
Pets, toys, hobbies, and playground equipment	690	295	546	816	855	777	580	775	367
Other entertainment supplies, equipment, and services	400	130	419	473	445	476	288	292	285
Personal care products and services	596	360	555	685	666	617	531	600	456
Reading	110	42	69	85	119	147	145	154	134
Education	1,068	1,910	808	935	2,055	1,003	162	181	141
Tobacco products and smoking supplies	380	330	368	417	513	410	207	275	133
Miscellaneous	816	243	631	967	1,051	952	663	820	491
Cash contributions	1,723	349	1,001	1,581	2,056	2,092	2,226	2,087	2,378
Personal insurance and pensions	5,471	1,988	5,303	7,122	7,654	6,793	1,856	2,669	964
Life and other personal insurance	309	31	156	270	427	446	320	397	234
Pensions and Social Security	5,162	1,957	5,147	6,851	7,226	6,347	1,537	2,272	730
Sources of income and personal taxes:									
Money income before taxes	62,857	25,695	58,946	77,005	80,976	70,609	39,862	47,286	31,715
Wages and salaries	50,339	22,749	54,461	69,677	72,345	53,711	12,699	18,760	6,048
Self-employment income	2,673	447	1,829	3,127	3,582	4,745	976	1,813	58
Social Security, private and government retirement	6,837	333	441	955	2,248	8,457	22,844	23,578	22,038
Interest, dividends, rental income, other property income	1,460	34	488	1,453	1,031	2,164	2,564	2,105	3,067
Unemployment and workers' compensation, veterans' benefits	432	230	478	498	614	540	119	180	51
Public assistance, supplemental security income, food stamps	435	416	434	487	459	540	280	345	209
Regular contributions for support	416	854	525	566	406	295	163	192	130
Other income	266	631	290	240	291	157	218	313	114
Personal taxes	2,104	173	1,707	2,105	3,515	3,023	807	1,140	443
Federal income taxes	1,404	25	1,063	1,306	2,510	2,090	490	761	194
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	3 ₋₁	3 ₋₁	(⁴)	3 ₋₂	3 ₋₂	3 ₋₁	3 ₋₁	3 ₋₁	3 ₋₁
State and local income taxes	524	144	550	658	779	673	113	183	37
Other taxes	177	5	94	143	229	261	205	197	214

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009
— Continued

Item	All consumer units	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	60,753	25,522	57,239	74,900	77,460	67,586	39,054	46,147	31,272
Addenda:									
Net change in total assets and liabilities	-\$5,416	\$682	-\$13,178	-\$8,341	-\$5,163	-\$1,389	-\$2,051	-\$1,632	-\$2,511
Net change in total assets	6,448	7,026	10,789	8,207	7,259	6,404	326	2,383	-1,932
Net change in total liabilities	11,864	6,343	23,968	16,548	12,423	7,793	2,377	4,016	579
Other financial information:									
Other money receipts	514	204	338	228	527	863	707	927	466
Mortgage principal paid on owned property	-2,211	-264	-1,454	-2,969	-3,220	-2,873	-1,165	-1,698	-579
Estimated market value of owned home	157,630	24,026	91,306	164,412	189,396	203,762	176,625	189,583	162,406
Estimated monthly rental value of owned home	856	158	570	914	1,019	1,056	923	983	856
Gifts of goods and services	1,067	386	641	797	1,653	1,582	839	989	676
Food	96	24	43	73	144	168	73	96	48
Alcoholic beverages	9	³ 4	7	12	6	11	9	13	5
Housing	202	77	131	155	271	300	191	157	229
Housekeeping supplies	31	15	19	27	29	56	29	24	35
Household textiles	9	³ 6	11	9	10	10	6	8	3
Appliances and miscellaneous housewares	15	³ 4	12	13	18	21	16	19	12
Major appliances	4	(²)	³ 2	3	6	7	5	7	³ 3
Small appliances and miscellaneous housewares	11	³ 3	10	10	12	15	10	11	9
Miscellaneous household equipment	41	17	25	34	51	60	45	56	33
Other housing	106	34	64	71	162	153	96	50	145
Apparel and services	237	134	243	227	295	284	177	204	147
Males, 2 and over	53	19	43	57	63	63	51	58	43
Females, 2 and over	86	49	65	82	129	93	72	74	71
Children under 2	48	45	74	46	44	61	22	32	11
Other apparel products and services	49	21	61	42	60	67	31	40	22
Jewelry and watches	14	³ 10	26	9	12	20	7	9	4
All other apparel products and services	35	³ 10	34	32	48	46	24	31	³ 18
Transportation	86	94	67	68	121	84	81	114	46
Healthcare	28	³ 2	³ 5	8	44	37	48	³ 49	³ 48
Entertainment	91	36	77	87	65	173	82	122	39
Toys, games, arts and crafts, and tricycles	34	³ 29	35	36	16	53	35	52	³ 17
Other entertainment	57	7	42	51	49	120	47	70	22
Personal care products and services	12	3	14	15	8	13	15	21	9
Reading	1	(⁴)	(²)	(²)	1	1	2	1	2
Education	229	(²)	23	83	624	387	59	48	70
All other gifts	76	11	31	69	74	125	102	165	33

¹ Value is less than or equal to 0.05.
² Value is less than or equal to 0.5.
³ Data are likely to have large sampling errors.
⁴ No data reported.

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