

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010**

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) .....	121,107	8,034	20,166	21,912	25,054	21,359	24,582	13,031	11,551
Consumer unit characteristics:									
Income before taxes .....	\$62,481	\$26,881	\$59,613	\$76,128	\$79,589	\$68,906	\$41,286	\$49,711	\$31,782
Income after taxes .....	60,712	26,777	58,558	74,136	76,266	66,611	40,626	48,595	31,638
Age of reference person .....	49.4	21.5	29.7	39.6	49.5	59.2	74.9	69.1	81.4
Average number in consumer unit:									
Persons .....	2.5	2.0	2.9	3.3	2.8	2.2	1.7	1.9	1.6
Children under 18 .....	.6	.5	1.1	1.3	.6	.2	.1	.1	( <sup>1</sup> )
Persons 65 and older .....	.3	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1	1.4	1.4	1.3
Earners .....	1.3	1.2	1.5	1.6	1.6	1.3	.5	.7	.2
Vehicles .....	1.9	1.1	1.7	2.0	2.3	2.2	1.6	1.9	1.3
Percent distribution:									
Sex of reference person:									
Male .....	47	45	46	47	48	48	44	47	41
Female .....	53	55	54	53	52	52	56	53	59
Housing tenure:									
Homeowner .....	66	14	45	65	73	80	81	82	80
With mortgage .....	41	9	39	56	55	45	21	29	13
Without mortgage .....	25	5	6	9	18	35	59	53	67
Renter .....	34	86	55	35	27	20	19	18	20
Race of reference person:									
Black or African-American .....	12	13	14	14	13	11	9	10	8
White, Asian, and all other races .....	88	87	86	86	87	89	91	90	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	12	14	18	17	12	8	7	9	5
Not Hispanic or Latino .....	88	86	82	83	88	92	93	91	95
Education of reference person:									
Elementary (1-8) .....	5	1	4	4	3	4	9	7	11
High school (9-12) .....	35	35	27	31	36	34	44	40	49
College .....	60	64	69	65	60	62	46	52	39
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	88	68	89	90	92	91	85	90	79
Average annual expenditures .....	\$48,109	\$27,483	\$46,617	\$55,946	\$57,788	\$50,900	\$36,802	\$41,434	\$31,529
Food .....									
Food at home .....	3,624	2,197	3,338	4,255	4,369	3,681	2,950	3,213	2,643
Cereals and bakery products .....	502	312	441	607	600	507	416	442	385
Cereals and cereal products .....	165	103	153	212	199	159	123	134	109
Bakery products .....	337	209	288	395	401	347	293	308	276
Meats, poultry, fish, and eggs .....	784	447	713	896	966	792	660	688	627
Beef .....	217	136	182	230	263	223	206	170	248
Pork .....	149	83	124	172	182	153	134	154	110
Other meats .....	117	69	105	140	147	117	92	106	76
Poultry .....	138	84	152	168	174	123	94	107	79
Fish and seafood .....	117	45	104	132	144	132	97	110	82
Eggs .....	46	31	46	54	55	44	38	42	32
Dairy products .....	380	218	353	458	453	378	316	351	274
Fresh milk and cream .....	141	88	135	177	164	138	110	119	99
Other dairy products .....	240	130	218	281	289	240	206	232	176
Fruits and vegetables .....	679	395	614	787	819	692	577	620	525
Fresh fruits .....	232	119	210	273	274	243	199	214	182
Fresh vegetables .....	210	131	190	233	251	218	184	206	159
Processed fruits .....	113	68	102	134	134	112	96	99	93
Processed vegetables .....	124	77	113	146	159	119	97	102	91

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010**  
— 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 .....	\$1,278	\$826	\$1,217	\$1,508	\$1,532	\$1,312	\$982	\$1,111	\$831
Sugar and other sweets .....	132	63	111	154	162	138	116	130	99
Fats and oils .....	103	64	86	119	124	109	86	96	75
Miscellaneous foods .....	667	463	684	798	780	649	503	542	457
Nonalcoholic beverages .....	333	223	311	384	419	360	232	279	177
Food prepared by consumer unit on out-of-town trips .....	43	13	25	53	48	56	44	63	23
Food away from home .....	2,505	1,876	2,753	3,227	2,861	2,387	1,608	1,935	1,230
Alcoholic beverages .....	412	406	473	497	414	402	295	392	184
Housing .....	16,557	9,553	16,845	20,041	18,900	16,673	13,015	14,420	11,421
Shelter .....	9,812	6,166	10,451	12,139	11,517	9,397	7,027	7,850	6,098
Owned dwellings .....	6,277	1,123	5,126	8,149	8,163	6,777	4,881	5,809	3,834
Mortgage interest and charges .....	3,351	686	3,415	5,196	4,667	3,198	1,317	1,888	673
Property taxes .....	1,814	252	1,108	1,975	2,295	2,216	1,919	2,125	1,687
Maintenance, repairs, insurance, other expenses .....	1,112	185	602	978	1,200	1,362	1,645	1,797	1,473
Rented dwellings .....	2,900	4,813	4,989	3,475	2,493	1,689	1,514	1,275	1,783
Other lodging .....	635	231	336	515	861	931	632	766	481
Utilities, fuels, and public services .....	3,660	1,818	3,228	4,077	4,213	3,979	3,402	3,644	3,130
Natural gas .....	440	186	355	497	506	456	460	455	467
Electricity .....	1,413	716	1,253	1,567	1,578	1,546	1,348	1,482	1,197
Fuel oil and other fuels .....	140	<sup>3</sup> 20	70	105	150	194	212	192	235
Telephone services .....	1,178	713	1,160	1,364	1,428	1,224	883	1,001	751
Water and other public services .....	489	184	390	544	551	558	498	514	480
Household operations .....	1,007	416	1,244	1,414	935	882	827	868	779
Personal services .....	340	154	757	735	192	72	90	70	113
Other household expenses .....	667	261	487	679	743	810	737	798	667
Housekeeping supplies .....	612	279	465	663	650	717	664	761	552
Laundry and cleaning supplies .....	150	90	126	184	165	157	139	147	130
Other household products .....	329	155	245	332	344	403	372	441	292
Postage and stationery .....	132	34	93	148	140	157	153	173	130
Household furnishings and equipment .....	1,467	874	1,458	1,748	1,585	1,698	1,095	1,297	862
Household textiles .....	102	53	79	111	109	138	91	114	66
Furniture .....	355	268	429	447	325	406	229	252	203
Floor coverings .....	36	8	44	42	37	51	20	20	21
Major appliances .....	209	92	160	262	220	249	195	181	211
Small appliances, miscellaneous housewares .....	107	45	97	105	112	149	93	118	64
Miscellaneous household equipment .....	657	409	650	780	783	705	465	612	296
Apparel and services .....	1,700	1,559	2,087	2,040	1,966	1,571	964	1,186	708
Men and boys .....	382	260	429	487	469	370	211	273	138
Men, 16 and over .....	304	219	325	320	390	331	188	246	119
Boys, 2 to 15 .....	78	41	104	166	79	39	23	27	18
Women and girls .....	663	670	675	765	838	614	419	493	333
Women, 16 and over .....	562	628	550	555	722	564	384	450	308
Girls, 2 to 15 .....	101	42	125	210	116	50	35	43	25
Children under 2 .....	91	146	195	117	59	54	28	34	22
Footwear .....	303	305	313	414	360	292	149	176	118
Other apparel products and services .....	261	177	475	258	241	241	157	210	98
Transportation .....	7,677	4,692	8,231	8,763	9,255	8,111	5,242	6,086	4,288
Vehicle purchases (net outlay) .....	2,588	1,591	3,415	2,905	3,041	2,584	1,495	1,638	1,335
Cars and trucks, new .....	1,219	<sup>3</sup> 393	1,483	1,341	1,480	1,452	696	719	670
Cars and trucks, used .....	1,318	1,107	1,894	1,478	1,522	1,053	795	910	665
Other vehicles .....	51	<sup>3</sup> 91	<sup>3</sup> 38	86	39	80	<sup>3</sup> 4	<sup>3</sup> 8	( <sup>4</sup> )
Gasoline and motor oil .....	2,132	1,493	2,208	2,537	2,575	2,215	1,396	1,766	980

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010**  
— 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 .....	\$2,464	\$1,333	\$2,174	\$2,776	\$3,023	\$2,763	\$1,959	\$2,199	\$1,686
Vehicle finance charges .....	243	137	303	310	298	248	108	154	56
Maintenance and repairs .....	787	480	705	889	947	894	608	701	503
Vehicle insurance .....	1,010	498	741	1,074	1,262	1,181	933	979	878
Vehicle rental, leases, licenses, and other charges .....	423	217	424	503	516	440	311	365	249
Public transportation .....	493	275	434	545	616	548	391	483	288
Healthcare .....	3,157	775	1,800	2,583	3,261	3,859	4,843	4,922	4,754
Health insurance .....	1,831	405	1,086	1,453	1,747	2,110	3,085	3,133	3,031
Medical services .....	722	236	443	681	879	943	795	849	735
Drugs .....	485	102	200	340	497	665	805	797	814
Medical supplies .....	119	32	71	109	137	142	158	144	173
Entertainment .....	2,504	1,221	2,251	3,058	3,088	2,683	1,891	2,341	1,374
Fees and admissions .....	581	235	460	849	780	545	384	473	283
Audio and visual equipment and services ....	954	595	965	1,078	1,025	1,061	787	864	700
Pets, toys, hobbies, and playground equipment .....	606	232	480	716	736	705	513	702	294
Other entertainment supplies, equipment, and services .....	364	158	346	414	548	372	206	302	96
Personal care products and services .....	582	347	517	682	673	599	517	571	455
Reading .....	100	39	61	80	104	126	141	147	135
Education .....	1,074	1,906	839	963	2,094	917	193	240	140
Tobacco products and smoking supplies .....	362	283	362	358	449	450	227	298	147
Miscellaneous .....	849	277	668	922	938	1,146	772	761	787
Cash contributions .....	1,633	314	1,074	1,532	1,747	1,893	2,272	2,276	2,267
Personal insurance and pensions .....	5,373	2,036	5,318	6,944	7,668	6,403	1,872	2,648	996
Life and other personal insurance .....	318	22	167	280	441	471	314	386	233
Pensions and Social Security .....	5,054	2,013	5,151	6,664	7,227	5,932	1,557	2,261	763
Sources of income and personal taxes:									
Money income before taxes .....	62,481	26,881	59,613	76,128	79,589	68,906	41,286	49,711	31,782
Wages and salaries .....	49,568	23,173	55,289	68,531	70,394	52,632	12,709	18,989	5,626
Self-employment income .....	2,820	683	1,861	3,814	3,839	4,174	1,204	1,368	1,020
Social Security, private and government retirement .....	7,173	248	410	1,157	2,262	8,868	23,878	25,663	21,864
Interest, dividends, rental income, other property income .....	1,182	112	210	567	1,078	1,542	2,669	2,658	2,681
Unemployment and workers' compensation, veterans' benefits .....	634	221	584	729	955	766	282	431	112
Public assistance, supplemental security income, food stamps .....	505	648	570	546	555	549	282	293	269
Regular contributions for support .....	407	1,237	427	634	338	218	153	179	124
Other income .....	192	559	261	150	169	157	109	130	86
Personal taxes .....	1,769	104	1,055	1,992	3,323	2,295	660	1,116	144
Federal income taxes .....	1,136	-47	521	1,242	2,309	1,520	402	739	22
2008 Tax stimulus (thru Q20091) .....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
State and local income taxes .....	482	145	463	650	831	529	64	122	-3
Other taxes .....	151	6	71	100	183	247	194	255	125

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010**  
**— 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 .....	60,712	26,777	58,558	74,136	76,266	66,611	40,626	48,595	31,638
Addenda:									
Net change in total assets and liabilities .....	-\$4,458	\$2,010	-\$4,215	-\$8,140	-\$9,486	-\$2,029	-\$474	-\$352	-\$612
Net change in total assets .....	5,503	3,072	10,097	10,313	1,544	5,358	2,401	4,240	326
Net change in total liabilities .....	9,960	1,061	14,313	18,453	11,030	7,386	2,875	4,592	938
Other financial information:									
Other money receipts .....	555	187	633	228	638	762	639	925	316
Mortgage principal paid on owned property .....	-2,013	-257	-1,378	-2,611	-3,041	-2,513	-1,094	-1,530	-602
Estimated market value of owned home .....	155,083	23,005	86,667	156,195	192,946	194,815	180,271	193,628	165,204
Estimated monthly rental value of owned home .....	849	154	556	886	1,015	1,042	947	1,009	878
Gifts of goods and services .....	1,029	423	541	732	1,623	1,484	891	972	798
Food .....	89	16	41	48	162	158	51	60	41
Alcoholic beverages .....	14	17	10	16	8	21	17	14	19
Housing .....	199	110	126	159	241	306	188	208	163
Housekeeping supplies .....	25	14	20	19	30	27	31	37	24
Household textiles .....	8	<sup>3</sup> 1	4	5	10	12	13	17	8
Appliances and miscellaneous housewares .....	22	<sup>3</sup> 7	15	19	23	35	25	21	29
Major appliances .....	5	<sup>3</sup> 2	<sup>3</sup> 3	2	5	10	5	6	4
Small appliances and miscellaneous housewares .....	17	<sup>3</sup> 5	12	17	17	25	20	16	<sup>3</sup> 25
Miscellaneous household equipment .....	47	35	27	39	44	71	54	68	38
Other housing .....	97	54	61	76	134	161	65	65	65
Apparel and services .....	212	157	196	182	219	274	207	220	193
Males, 2 and over .....	50	37	36	45	46	73	53	65	38
Females, 2 and over .....	73	40	37	51	83	108	93	89	97
Children under 2 .....	47	34	74	52	45	46	27	33	21
Other apparel products and services .....	42	47	49	34	44	47	35	32	38
Jewelry and watches .....	17	10	31	9	19	18	12	11	14
All other apparel products and services .....	25	<sup>3</sup> 7	17	25	25	28	23	21	<sup>3</sup> 24
Transportation .....	85	17	57	48	124	88	120	102	140
Health care .....	21	<sup>3</sup> 4	7	17	22	45	20	<sup>3</sup> 0	<sup>3</sup> 8
Entertainment .....	95	35	56	66	114	161	95	115	71
Toys, games, arts and crafts, and tricycles .....	38	<sup>3</sup> 9	28	41	37	65	28	42	<sup>3</sup> 12
Other entertainment .....	58	26	28	25	78	96	67	73	59
Personal care products and services .....	13	36	6	8	19	9	13	20	6
Reading .....	1	( <sup>2</sup> )	( <sup>2</sup> )	1	1	1	2	2	2
Education .....	221	<sup>3</sup> 17	19	128	611	309	61	63	60
All other gifts .....	80	15	23	58	101	112	117	138	94

<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> Data are likely to have large sampling errors.  
<sup>4</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011