

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Number of consumer units (in thousands)	121,107	17,485	103,623	62,361	58,746	75,166	45,941	96,525	24,582
Consumer unit characteristics:									
Income before taxes	\$62,481	\$42,316	\$65,884	\$65,231	\$59,563	\$67,587	\$54,127	\$67,879	\$41,286
Income after taxes	60,712	41,829	63,898	63,543	57,707	65,605	52,707	65,827	40,626
Age of reference person	49.4	24.5	53.6	35.5	64.2	38.3	67.6	42.9	74.9
Average number in consumer unit:									
Persons	2.5	2.3	2.5	2.9	2.1	2.9	1.9	2.7	1.7
Children under 186	.6	.6	1.0	.2	.9	.1	.8	.1
Persons 65 and older3	(¹)	.4	(¹)	.6	(¹)	.8	.1	1.4
Earners	1.3	1.4	1.3	1.5	1.0	1.5	.9	1.5	.5
Vehicles	1.9	1.4	2.0	1.8	2.0	1.9	1.9	2.0	1.6
Percent distribution:									
Sex of reference person:									
Male	47	46	47	47	47	47	46	47	44
Female	53	54	53	53	53	53	54	53	56
Housing tenure:									
Homeowner	66	27	72	53	79	57	80	62	81
With mortgage	41	22	44	44	37	46	32	46	21
Without mortgage	25	5	28	9	42	11	48	16	59
Renter	34	73	28	47	21	43	20	38	19
Race of reference person:									
Black or African-American	12	12	12	14	11	14	10	13	9
White, Asian, and all other races	88	88	88	86	89	86	90	87	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	15	12	16	8	15	7	13	7
Not Hispanic or Latino	88	85	88	84	92	85	93	87	93
Education of reference person:									
Elementary (1-8)	5	2	5	3	6	3	7	4	9
High school (9-12)	35	31	36	31	38	32	39	32	44
College	60	67	59	65	55	64	54	64	46
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	88	79	90	88	89	88	88	89	85
Average annual expenditures	\$48,109	\$36,162	\$50,120	\$49,790	\$46,314	\$51,010	\$43,361	\$50,986	\$36,802
Food	6,129	4,797	6,351	6,629	5,590	6,658	5,262	6,527	4,558
Food at home	3,624	2,541	3,805	3,759	3,479	3,828	3,291	3,795	2,950
Cereals and bakery products	502	344	528	523	479	528	458	523	416
Cereals and cereal products	165	119	172	179	149	180	140	175	123
Bakery products	337	225	356	344	329	349	318	348	293
Meats, poultry, fish, and eggs	784	537	826	797	771	823	722	816	660
Beef	217	146	229	211	222	218	214	219	206
Pork	149	98	158	147	152	153	143	153	134
Other meats	117	77	124	120	114	125	104	124	92
Poultry	138	113	142	155	120	157	108	149	94
Fish and seafood	117	68	125	114	120	119	113	122	97
Eggs	46	35	48	49	43	50	40	49	38
Dairy products	380	260	401	396	364	402	345	397	316
Fresh milk and cream	141	103	147	151	130	152	123	149	110
Other dairy products	240	157	253	245	234	250	222	248	206
Fruits and vegetables	679	462	716	697	661	709	631	706	577
Fresh fruits	232	145	247	237	227	240	220	241	199
Fresh vegetables	210	151	220	212	209	217	200	217	184
Processed fruits	113	80	118	117	108	118	104	117	96
Processed vegetables	124	86	130	130	117	134	107	131	97

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Other food at home	\$1,278	\$938	\$1,335	\$1,346	\$1,204	\$1,365	\$1,136	\$1,353	\$982
Sugar and other sweets	132	78	141	132	132	136	126	136	116
Fats and oils	103	67	108	103	102	106	97	107	86
Miscellaneous foods	667	522	691	725	604	725	571	708	503
Nonalcoholic beverages	333	254	347	349	316	359	292	359	232
Food prepared by consumer unit on out-of-town trips	43	17	48	36	51	39	50	43	44
Food away from home	2,505	2,256	2,546	2,870	2,111	2,830	1,971	2,732	1,608
Alcoholic beverages	412	451	405	457	364	453	345	442	295
Housing	16,557	12,894	17,174	17,518	15,538	17,682	14,716	17,459	13,015
Shelter	9,812	8,129	10,096	10,752	8,814	10,840	8,129	10,521	7,027
Owned dwellings	6,277	2,742	6,874	6,263	6,292	6,592	5,763	6,633	4,881
Mortgage interest and charges	3,351	1,808	3,612	3,955	2,710	4,060	2,192	3,869	1,317
Property taxes	1,814	593	2,020	1,526	2,120	1,665	2,057	1,787	1,919
Maintenance, repairs, insurance, other expenses	1,112	341	1,242	783	1,462	867	1,514	976	1,645
Rented dwellings	2,900	5,116	2,526	4,016	1,714	3,697	1,595	3,252	1,514
Other lodging	635	272	696	472	809	552	771	636	632
Utilities, fuels, and public services	3,660	2,413	3,870	3,545	3,782	3,653	3,670	3,725	3,402
Natural gas	440	257	471	413	469	429	458	435	460
Electricity	1,413	934	1,493	1,358	1,470	1,396	1,440	1,429	1,348
Fuel oil and other fuels	140	42	157	91	192	101	204	122	212
Telephone services	1,178	918	1,222	1,233	1,119	1,261	1,042	1,253	883
Water and other public services	489	263	527	450	531	467	526	487	498
Household operations	1,007	745	1,051	1,137	870	1,102	852	1,053	827
Personal services	340	391	331	567	99	498	82	403	90
Other household expenses	667	354	720	570	771	604	771	650	737
Housekeeping supplies	612	336	657	549	679	564	689	598	664
Laundry and cleaning supplies	150	97	159	149	151	152	147	153	139
Other household products	329	172	355	289	372	294	387	318	372
Postage and stationery	132	67	143	110	156	118	155	127	153
Household furnishings and equipment	1,467	1,271	1,499	1,536	1,392	1,522	1,376	1,561	1,095
Household textiles	102	72	108	98	108	96	113	105	91
Furniture	355	434	342	400	308	382	311	387	229
Floor coverings	36	44	35	36	36	37	35	40	20
Major appliances	209	120	224	199	220	203	220	213	195
Small appliances, miscellaneous housewares	107	74	112	96	117	99	119	110	93
Miscellaneous household equipment	657	527	679	707	604	706	577	706	465
Apparel and services	1,700	1,952	1,658	2,013	1,364	1,976	1,247	1,886	964
Men and boys	382	353	387	447	312	441	285	425	211
Men, 16 and over	304	296	305	330	277	334	255	334	188
Boys, 2 to 15	78	57	81	118	35	107	30	92	23
Women and girls	663	636	667	754	565	756	510	724	419
Women, 16 and over	562	578	559	602	518	619	468	606	384
Girls, 2 to 15	101	58	108	151	47	137	42	118	35
Children under 2	91	168	78	133	44	121	40	106	28
Footwear	303	322	300	368	234	357	216	342	149
Other apparel products and services	261	473	226	310	209	301	196	288	157
Transportation	7,677	6,442	7,885	8,206	7,118	8,350	6,576	8,298	5,242
Vehicle purchases (net outlay)	2,588	2,566	2,592	2,962	2,191	2,947	2,002	2,867	1,495
Cars and trucks, new	1,219	903	1,273	1,308	1,125	1,324	1,047	1,353	696
Cars and trucks, used	1,318	1,592	1,272	1,594	1,025	1,564	915	1,451	795
Other vehicles	51	³ 71	48	60	42	58	40	63	³ 4
Gasoline and motor oil	2,132	1,811	2,186	2,315	1,939	2,350	1,777	2,320	1,396

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Other vehicle expenses	\$2,464	\$1,682	\$2,595	\$2,431	\$2,501	\$2,544	\$2,333	\$2,593	\$1,959
Vehicle finance charges	243	225	246	288	195	286	173	277	108
Maintenance and repairs	787	585	821	784	791	816	741	833	608
Vehicle insurance	1,010	562	1,085	922	1,106	987	1,049	1,030	933
Vehicle rental, leases, licenses, and other charges	423	309	443	438	408	455	371	452	311
Public transportation	493	383	511	498	487	510	464	518	391
Healthcare	3,157	1,176	3,491	2,212	4,160	2,406	4,386	2,727	4,843
Health insurance	1,831	707	2,020	1,233	2,465	1,341	2,632	1,511	3,085
Medical services	722	290	795	594	858	636	864	704	795
Drugs	485	130	545	291	692	330	740	404	805
Medical supplies	119	49	131	94	146	100	150	109	158
Entertainment	2,504	1,723	2,636	2,526	2,481	2,654	2,259	2,661	1,891
Fees and admissions	581	305	628	644	514	656	459	631	384
Audio and visual equipment and services	954	792	981	970	937	978	915	996	787
Pets, toys, hobbies, and playground equipment	606	347	649	570	644	608	602	629	513
Other entertainment supplies, equipment, and services	364	279	378	341	387	413	284	404	206
Personal care products and services	582	428	608	596	567	599	555	599	517
Reading	100	48	108	72	129	79	134	89	141
Education	1,074	1,447	1,012	1,272	865	1,407	530	1,299	193
Tobacco products and smoking supplies	362	320	369	372	352	381	331	396	227
Miscellaneous	849	397	925	743	961	789	946	868	772
Cash contributions	1,633	609	1,806	1,261	2,029	1,351	2,095	1,471	2,272
Personal insurance and pensions	5,373	3,478	5,692	5,914	4,797	6,225	3,978	6,264	1,872
Life and other personal insurance	318	69	360	234	407	276	387	319	314
Pensions and Social Security	5,054	3,409	5,332	5,680	4,390	5,949	3,591	5,945	1,557
Sources of income and personal taxes:									
Money income before taxes	62,481	42,316	65,884	65,231	59,563	67,587	54,127	67,879	41,286
Wages and salaries	49,568	38,389	51,454	58,827	39,740	60,751	31,270	58,955	12,709
Self-employment income	2,820	1,213	3,091	2,924	2,710	2,964	2,585	3,232	1,204
Social Security, private and government retirement	7,173	289	8,334	911	13,820	1,228	16,899	2,919	23,878
Interest, dividends, rental income, other property income	1,182	165	1,353	493	1,913	593	2,145	803	2,669
Unemployment and workers' compensation, veterans' benefits	634	393	674	665	600	711	507	723	282
Public assistance, supplemental security income, food stamps	505	631	484	572	435	566	406	562	282
Regular contributions for support	407	818	338	586	217	544	183	472	153
Other income	192	417	154	254	127	230	131	214	109
Personal taxes	1,769	487	1,985	1,688	1,855	1,983	1,420	2,052	660
Federal income taxes	1,136	174	1,298	1,039	1,238	1,266	922	1,322	402
2008 Tax stimulus (thru Q20091)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
State and local income taxes	482	277	517	557	403	606	280	589	64
Other taxes	151	36	170	92	214	110	218	140	194

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — Continued

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Income after taxes	60,712	41,829	63,898	63,543	57,707	65,605	52,707	65,827	40,626
Addenda:									
Net change in total assets and liabilities	-\$4,458	\$669	-\$5,323	-\$6,570	-\$2,215	-\$6,451	-\$1,197	-\$5,472	-\$474
Net change in total assets	5,503	7,714	5,130	7,259	3,638	6,558	3,775	6,293	2,401
Net change in total liabilities	9,960	7,045	10,452	13,830	5,853	13,009	4,972	11,765	2,875
Other financial information:									
Other money receipts	555	193	616	464	652	469	696	534	639
Mortgage principal paid on owned property	-2,013	-662	-2,241	-1,972	-2,058	-2,172	-1,754	-2,248	-1,094
Estimated market value of owned home	155,083	46,557	173,395	122,030	190,170	135,555	187,033	148,668	180,271
Estimated monthly rental value of owned home	849	317	939	703	1,004	762	991	824	947
Gifts of goods and services	1,029	468	1,124	770	1,306	945	1,167	1,065	891
Food	89	16	101	58	121	81	101	98	51
Alcoholic beverages	14	13	15	12	17	12	19	14	17
Housing	199	117	213	154	247	172	243	202	188
Housekeeping supplies	25	12	27	21	30	23	29	24	31
Household textiles	8	³ 3	9	6	11	6	13	7	13
Appliances and miscellaneous housewares	22	12	24	15	30	18	30	22	25
Major appliances	5	³ 1	6	3	7	3	7	5	5
Small appliances and miscellaneous housewares	17	11	18	13	22	14	22	17	20
Miscellaneous household equipment	47	29	50	36	58	37	62	45	54
Other housing	97	62	103	76	119	89	109	105	65
Apparel and services	212	187	216	191	234	195	238	213	207
Males, 2 and over	50	38	51	40	60	42	62	49	53
Females, 2 and over	73	43	78	55	93	57	100	68	93
Children under 2	47	52	46	56	38	54	36	52	27
Other apparel products and services	42	53	40	40	44	43	40	44	35
Jewelry and watches	17	24	16	17	18	18	15	18	12
All other apparel products and services	25	29	24	23	26	24	25	25	23
Transportation	85	27	94	61	110	72	105	76	120
Health care	21	³ 7	23	12	30	15	31	21	20
Entertainment	95	43	104	65	127	76	126	95	95
Toys, games, arts and crafts, and tricycles	38	³ 18	41	32	44	33	46	40	28
Other entertainment	58	25	63	33	84	44	80	55	67
Personal care products and services	13	19	12	13	13	14	11	13	13
Reading	1	(²)	1	(²)	1	0	2	1	2
Education	221	17	255	152	294	248	176	262	61
All other gifts	80	20	90	51	110	59	115	70	117

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, September, 2011