

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	11,540	405	2,700	4,552	2,808	759	317
Consumer unit characteristics:							
Income before taxes	\$84,667	\$64,011	\$62,595	\$89,614	\$98,745	\$92,058	\$85,630
Income after taxes	83,662	64,445	62,904	88,461	96,350	91,202	85,666
Age of reference person	41.1	21.0	30.5	39.5	48.7	58.7	71.3
Average number in consumer unit:							
Persons	5.6	5.9	5.6	5.6	5.6	5.9	5.6
Children under 18	2.7	2.4	3.3	3.1	2.1	1.8	1.7
Persons 65 and older1	1.1	(²)	.1	.1	.2	1.6
Earners	2.2	2.5	1.8	2.1	2.6	2.7	2.2
Vehicles	2.5	2.0	2.0	2.5	2.9	2.7	3.1
Percent distribution:							
Sex of reference person:							
Male	43	33	35	42	53	45	47
Female	57	67	65	58	47	55	53
Housing tenure:							
Homeowner	72	44	54	76	82	82	92
With mortgage	59	28	48	67	64	53	48
Without mortgage	13	16	7	9	18	29	45
Renter	28	56	46	24	18	18	8
Race of reference person:							
Black or African-American	15	14	18	14	13	14	11
White, Asian, and all other races	85	86	82	86	87	86	89
Hispanic or Latino origin of reference person:							
Hispanic or Latino	26	46	27	28	19	23	22
Not Hispanic or Latino	74	54	73	72	81	77	78
Education of reference person:							
Elementary (1-8)	8	10	8	7	9	12	16
High school (9-12)	39	68	42	35	37	39	48
College	52	22	50	58	54	48	34
Never attended and other	(³)	(⁴)	(⁴)	(³)	1	1	1
At least one vehicle owned or leased	94	90	92	94	94	95	98
Average annual expenditures	\$65,663	\$46,788	\$53,340	\$70,063	\$75,029	\$64,402	\$55,815
Food	9,519	7,465	7,662	10,086	10,845	9,618	9,309
Food at home	5,818	4,575	4,830	6,002	6,511	6,097	7,234
Cereals and bakery products	820	579	702	841	906	898	1,025
Cereals and cereal products	288	210	253	298	317	291	322
Bakery products	532	368	448	543	589	607	704
Meats, poultry, fish, and eggs	1,382	1,244	1,144	1,416	1,522	1,514	1,676
Beef	401	402	362	402	430	412	460
Pork	255	218	195	270	268	319	355
Other meats	175	119	141	186	201	188	151
Poultry	272	252	226	275	309	297	299
Fish and seafood	198	190	142	206	222	204	337
Eggs	81	63	78	78	92	94	73
Dairy products	656	523	539	690	729	670	744
Fresh milk and cream	282	252	247	302	292	266	276
Other dairy products	375	272	292	388	437	404	468
Fruits and vegetables	956	765	738	978	1,144	959	1,249
Fresh fruits	320	235	239	339	392	286	357
Fresh vegetables	291	308	212	297	342	315	365
Processed fruits	182	109	157	178	217	187	270
Processed vegetables	163	112	130	164	194	170	256

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, 2007-2008 — 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	\$2,004	\$1,464	\$1,707	\$2,077	\$2,210	\$2,057	\$2,540
Sugar and other sweets	203	134	147	231	209	230	256
Fats and oils	154	98	125	154	185	161	208
Miscellaneous foods	1,063	765	963	1,111	1,105	1,079	1,322
Nonalcoholic beverages	532	453	426	522	656	531	720
Food prepared by consumer unit on out-of-town trips	52	¹ 15	46	59	55	55	¹ 34
Food away from home	3,701	2,890	2,832	4,084	4,334	3,520	2,075
Alcoholic beverages	378	392	212	437	452	426	¹ 168
Housing	21,877	15,466	19,253	24,280	22,676	19,251	17,659
Shelter	12,713	8,574	10,974	14,567	12,953	10,456	9,442
Owned dwellings	9,351	3,643	6,782	11,275	10,004	8,355	7,483
Mortgage interest and charges	6,154	2,368	4,803	7,675	6,101	4,959	3,972
Property taxes	2,086	748	1,217	2,431	2,549	2,107	2,095
Maintenance, repairs, insurance, other expenses	1,111	527	762	1,170	1,354	1,288	1,415
Rented dwellings	2,758	4,510	3,946	2,602	2,110	1,702	¹ 899
Other lodging	604	¹ 421	247	690	839	399	1,060
Utilities, fuels, and public services	4,886	4,153	3,995	5,055	5,383	5,411	5,341
Natural gas	699	399	530	773	772	707	802
Electricity	1,854	1,663	1,553	1,931	1,958	2,042	2,175
Fuel oil and other fuels	172	¹ 76	134	165	196	301	¹ 201
Telephone services	1,538	1,503	1,260	1,541	1,804	1,593	1,405
Water and other public services	624	512	517	646	652	767	759
Household operations	1,376	467	1,537	1,655	1,094	881	822
Personal services	790	¹ 202	1,111	1,003	428	253	¹ 258
Other household expenses	585	266	426	652	667	628	564
Housekeeping supplies	842	473	852	831	903	982	752
Laundry and cleaning supplies	243	171	236	268	220	256	204
Other household products	472	267	513	425	533	576	461
Postage and stationery	127	¹ 35	103	138	150	149	¹ 87
Household furnishings and equipment	2,061	1,799	1,896	2,172	2,342	1,522	1,301
Household textiles	131	213	107	145	133	98	60
Furniture	518	512	624	540	466	348	195
Floor coverings	51	¹ 16	89	39	42	¹ 50	¹ 17
Major appliances	271	188	259	303	272	213	157
Small appliances, miscellaneous housewares	118	80	89	132	126	115	135
Miscellaneous household equipment	973	791	727	1,013	1,303	697	737
Apparel and services	2,785	2,382	2,341	2,868	3,317	2,814	1,776
Men and boys	716	455	562	826	784	617	555
Men, 16 and over	447	255	309	486	575	440	¹ 366
Boys, 2 to 15	269	199	253	340	209	176	188
Women and girls	1,069	656	777	1,066	1,461	1,203	821
Women, 16 and over	695	511	383	666	1,086	894	458
Girls, 2 to 15	374	146	394	400	375	308	363
Children under 2	229	362	355	225	106	207	¹ 95
Footwear	515	633	485	461	669	492	¹ 196
Other apparel products and services	255	275	161	289	297	295	109
Transportation	12,174	10,277	9,814	12,601	14,539	12,148	8,616
Vehicle purchases (net outlay)	4,591	4,752	3,867	4,913	5,234	3,753	¹ 2,246
Cars and trucks, new	1,875	¹ 2,236	1,199	1,998	2,230	2,361	¹ 1,097
Cars and trucks, used	2,601	2,133	2,538	2,770	2,958	1,392	¹ 1,049
Other vehicles	115	¹ 382	¹ 130	145	147	(⁴)	¹ 100
Gasoline and motor oil	3,795	3,423	3,294	3,872	4,261	3,796	3,315

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, 2007-2008 — 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	\$3,263	\$1,901	\$2,361	\$3,210	\$4,370	\$4,055	\$2,694
Vehicle finance charges	475	342	479	474	464	547	547
Maintenance and repairs	917	507	731	866	1,254	986	677
Vehicle insurance	1,325	¹ 842	698	1,251	2,087	¹ 1,896	¹ 1,084
Vehicle rental, leases, licenses, and other charges	546	211	453	619	565	627	386
Public transportation	524	201	292	606	673	543	361
Healthcare	2,931	1,136	2,157	2,990	3,367	3,748	5,263
Health insurance	1,513	587	1,154	1,543	1,721	1,773	2,839
Medical services	883	315	670	953	934	1,104	1,432
Drugs	413	201	258	370	553	703	782
Medical supplies	123	¹ 34	75	124	160	168	¹ 210
Entertainment	3,494	1,923	3,022	3,892	3,810	2,805	2,761
Fees and admissions	945	252	649	1,134	1,191	517	647
Audio and visual equipment and services	1,202	988	1,185	1,153	1,335	1,146	1,244
Pets, toys, hobbies, and playground equipment	675	366	666	745	596	808	529
Other entertainment supplies, equipment, and services	671	317	523	860	688	334	340
Personal care products and services	751	422	511	818	928	785	803
Reading	96	51	63	100	128	88	121
Education	1,448	774	479	1,405	2,591	1,239	1,598
Tobacco products and smoking supplies	382	420	385	314	431	593	337
Miscellaneous	875	296	701	809	1,020	1,845	543
Cash contributions	1,743	1,146	1,413	1,808	2,144	1,404	1,619
Personal insurance and pensions	7,211	4,638	5,327	7,654	8,782	7,638	5,241
Life and other personal insurance	377	¹ 45	183	381	527	610	496
Pensions and Social Security	6,834	4,593	5,144	7,272	8,255	7,028	4,745
Sources of income and personal taxes:							
Money income before taxes	84,667	64,011	62,595	89,614	98,745	92,058	85,630
Wages and salaries	75,171	59,077	55,693	81,751	87,441	77,853	52,035
Self-employment income	5,085	¹ 2,320	4,208	4,659	7,051	5,138	4,676
Social Security, private and government retirement	2,022	¹ 693	576	938	1,732	6,305	23,935
Interest, dividends, rental income, other property income	635	¹ 255	581	712	429	700	2,139
Unemployment and workers' compensation, veterans' benefits	258	¹ 244	254	209	347	¹ 133	¹ 524
Public assistance, supplemental security income, food stamps	817	815	721	731	852	1,600	673
Regular contributions for support	468	¹ 374	426	375	720	¹ 272	¹ 537
Other income	211	¹ 233	136	239	174	¹ 55	¹ 1,110
Personal taxes	1,005	-435	-308	1,152	2,394	856	-37
Federal income taxes	956	-286	⁽³⁾	1,019	2,036	976	166
2008 Tax stimulus (new UCC Q20082)	-668	¹ -276	-724	-705	-646	-650	¹ -378
State and local income taxes	509	81	288	604	717	390	11
Other taxes	208	¹ 48	128	235	288	140	164

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, 2007-2008 — 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	83,662	64,445	62,904	88,461	96,350	91,202	85,666
Addenda:							
Net change in total assets and liabilities	-\$6,887	\$3,482	\$4,709	-\$15,301	-\$7,596	-\$272	-\$7,618
Net change in total assets	8,315	5,574	24,763	2,144	6,450	-1,132	-525
Net change in total liabilities	15,202	2,092	20,054	17,445	14,046	-860	7,093
Other financial information:							
Other money receipts	548	¹ 3	382	384	1,174	94	¹ 578
Mortgage principal paid on owned property	-3,214	-988	-1,957	-3,860	-3,808	-3,086	-2,545
Estimated market value of owned home	208,675	92,279	116,925	236,762	254,272	229,111	282,651
Estimated monthly rental value of owned home	1,074	526	667	1,239	1,214	1,213	1,288
Gifts of goods and services	739	550	401	801	934	741	1,271
Food	69	¹ 9	54	82	87	34	¹ 14
Alcoholic beverages	9	¹ 10	(³)	6	27	¹ 1	(³)
Housing	135	¹ 89	77	122	242	¹ 78	¹ 109
Housekeeping supplies	20	¹ 12	18	21	23	¹ 19	¹ 16
Household textiles	6	¹ 2	¹ 7	¹ 3	¹ 12	¹ 5	(⁴)
Appliances and miscellaneous housewares	13	¹ 8	¹ 4	9	133	(³)	¹ 3
Major appliances	5	¹ 3	(³)	¹ 1	¹ 19	(⁴)	(⁴)
Small appliances and miscellaneous housewares	8	¹ 4	¹ 4	8	¹ 14	(³)	¹ 3
Miscellaneous household equipment	38	¹ 6	¹ 17	38	75	¹ 7	¹ 57
Other housing	58	¹ 63	32	51	99	¹ 47	¹ 33
Apparel and services	168	¹ 128	141	172	160	211	346
Males, 2 and over	26	¹ 5	¹ 13	29	32	39	¹ 57
Females, 2 and over	49	¹ 66	29	42	65	¹ 42	¹ 166
Children under 2	67	¹ 38	64	82	41	95	¹ 75
Other apparel products and services	25	¹ 18	¹ 34	19	¹ 21	¹ 35	¹ 47
Jewelry and watches	7	¹ 5	¹ 13	7	¹ 4	¹ 6	(⁴)
All other apparel products and services	17	¹ 14	¹ 22	¹ 12	¹ 17	¹ 28	¹ 47
Transportation	72	¹ 28	22	86	83	¹ 75	¹ 12
Healthcare	16	(⁴)	¹ 3	¹ 6	¹ 5	¹ 26	¹ 9
Entertainment	64	¹ 63	42	72	57	¹ 51	¹ 48
Toys, games, arts and crafts, and tricycles	24	¹ 32	¹ 23	¹ 28	¹ 22	¹ 15	(⁴)
Other entertainment	40	¹ 31	19	44	35	¹ 36	¹ 48
Personal care products and services	18	¹ 7	¹ 4	31	¹ 14	¹ 9	¹ 21
Reading	1	(⁴)	(³)	¹ 1	(³)	¹ 1	(³)
Education	130	¹ 84	¹ 6	121	210	¹ 22	¹ 691
All other gifts	68	¹ 32	52	102	48	34	¹ 21

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.