

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

Item	Total two or more persons	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)	85,069	3,993	15,376	19,272	19,791	13,951	12,685	7,771	4,914
Consumer unit characteristics:									
Income before taxes	\$76,168	\$45,013	\$64,841	\$83,239	\$92,411	\$85,239	\$53,642	\$58,592	\$45,813
Income after taxes	73,868	44,645	63,762	80,989	88,656	81,861	52,633	57,325	45,212
Age of reference person	47.5	21.7	29.7	39.6	49.3	59.2	73.2	68.9	80.1
Average number in consumer unit:									
Persons	3.1	3.0	3.4	3.7	3.2	2.5	2.3	2.3	2.2
Children under 189	.8	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and older3	(¹)	(¹)	(¹)	.1	.2	1.7	1.6	1.8
Earners	1.6	1.8	1.7	1.8	2.0	1.6	.7	.8	.4
Vehicles	2.3	1.7	1.9	2.3	2.6	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	47	39	44	43	47	51	56	55	57
Female	53	61	56	57	53	49	44	45	43
Housing tenure:									
Homeowner	74	26	53	72	81	87	89	90	88
With mortgage	50	18	47	63	62	50	27	33	17
Without mortgage	23	8	6	9	18	37	62	57	71
Renter	26	74	47	28	19	13	11	10	12
Race of reference person:									
Black or African-American	12	15	14	13	12	10	9	9	8
White, Asian, and all other races	88	85	86	87	88	90	91	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	13	21	20	17	12	8	7	7	6
Not Hispanic or Latino	87	79	80	83	88	92	93	93	94
Education of reference person:									
Elementary (1-8)	5	3	4	4	4	4	10	8	14
High school (9-12)	35	49	32	33	34	32	44	44	43
College	60	48	64	63	61	64	46	48	43
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	1	1	1
At least one vehicle owned or leased	93	85	91	94	94	96	94	95	92
Average annual expenditures	\$58,499	\$38,576	\$52,352	\$63,436	\$66,761	\$63,132	\$47,252	\$50,907	\$41,437
Food	7,441	5,355	6,704	8,352	8,464	7,531	6,107	6,568	5,365
Food at home	4,304	3,142	3,764	4,768	4,835	4,289	3,933	4,198	3,505
Cereals and bakery products	579	369	505	653	647	568	546	573	504
Cereals and cereal products	189	130	182	219	210	168	163	173	147
Bakery products	390	239	322	434	437	400	383	399	356
Meats, poultry, fish, and eggs	978	756	820	1,101	1,110	970	881	945	778
Beef	277	239	237	317	312	268	236	249	215
Pork	190	139	155	212	207	191	194	215	162
Other meats	127	94	100	143	150	127	113	120	102
Poultry	182	140	166	207	212	176	141	156	115
Fish and seafood	147	106	112	162	170	152	144	150	134
Eggs	55	39	49	60	59	57	54	55	51
Dairy products	487	323	438	541	539	480	454	486	404
Fresh milk and cream	192	142	187	223	206	177	164	171	153
Other dairy products	295	181	252	319	333	304	290	314	251
Fruits and vegetables	745	486	636	788	828	797	736	770	680
Fresh fruits	251	154	208	269	279	272	250	262	230
Fresh vegetables	239	150	198	251	265	269	234	250	208
Processed fruits	134	94	123	142	147	130	136	137	135
Processed vegetables	121	87	107	126	137	126	115	121	106

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

Item	Total two or more persons	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	\$1,517	\$1,208	\$1,365	\$1,686	\$1,712	\$1,474	\$1,315	\$1,424	\$1,140
Sugar and other sweets	151	96	117	170	172	150	157	167	142
Fats and oils	117	74	96	121	132	122	124	127	118
Miscellaneous foods	791	675	771	898	868	727	652	708	561
Nonalcoholic beverages	402	345	347	443	478	394	327	354	283
Food prepared by consumer unit on out-of-town trips	55	18	34	54	62	81	55	67	36
Food away from home	3,136	2,213	2,940	3,583	3,629	3,242	2,174	2,369	1,859
Alcoholic beverages	471	420	440	459	515	574	369	435	262
Housing	19,352	13,148	18,796	22,176	21,117	19,484	14,891	15,660	13,667
Shelter	11,245	8,147	11,327	13,334	12,395	10,798	7,641	8,051	6,991
Owned dwellings	8,031	2,389	6,905	9,971	9,482	8,166	5,811	6,337	4,979
Mortgage interest and charges	4,709	1,625	4,914	6,788	5,539	3,988	1,767	2,292	938
Property taxes	2,027	479	1,230	2,124	2,452	2,528	2,122	2,170	2,047
Maintenance, repairs, insurance, other expenses	1,295	284	761	1,058	1,491	1,650	1,921	1,875	1,994
Rented dwellings	2,376	5,554	4,109	2,676	1,800	1,264	944	827	1,128
Other lodging	838	204	313	688	1,113	1,368	886	887	884
Utilities, fuels, and public services	4,116	2,826	3,481	4,357	4,589	4,380	3,899	4,035	3,682
Natural gas	578	286	447	609	633	646	621	636	597
Electricity	1,540	1,112	1,307	1,642	1,693	1,640	1,457	1,512	1,369
Fuel oil and other fuels	193	46	101	165	226	235	298	264	352
Telephone services	1,291	1,102	1,214	1,390	1,486	1,292	985	1,080	835
Water and other public services	514	279	412	551	551	567	537	542	529
Household operations	1,196	560	1,426	1,580	1,051	995	981	858	1,174
Personal services	531	320	985	953	277	154	217	110	386
Other household expenses	665	240	441	627	774	841	763	748	788
Housekeeping supplies	775	404	642	732	859	1,007	782	866	648
Laundry and cleaning supplies	173	118	159	199	188	171	149	165	124
Other household products	427	209	336	395	469	614	414	450	355
Postage and stationery	175	76	146	137	202	221	220	251	169
Household furnishings and equipment	2,020	1,212	1,919	2,173	2,223	2,305	1,588	1,849	1,172
Household textiles	153	77	120	154	179	191	137	163	97
Furniture	499	390	582	589	492	507	298	339	233
Floor coverings	56	9	46	54	61	67	65	69	59
Major appliances	266	166	226	269	298	314	236	252	209
Small appliances, miscellaneous housewares	120	64	101	111	136	156	117	133	90
Miscellaneous household equipment	927	506	845	995	1,056	1,069	736	894	484
Apparel and services	2,207	1,906	2,251	2,517	2,510	2,108	1,451	1,690	1,067
Men and boys	512	380	480	659	551	488	347	416	236
Men, 16 and over	399	319	335	453	444	443	315	370	226
Boys, 2 to 15	113	61	145	206	107	45	32	45	9
Women and girls	883	614	816	940	1,117	871	643	738	491
Women, 16 and over	719	570	624	651	940	790	591	659	482
Girls, 2 to 15	164	44	192	288	177	81	52	79	9
Children under 2	124	277	252	143	64	63	34	42	21
Footwear	387	325	406	442	452	368	228	266	165
Other apparel products and services	301	310	297	333	325	317	200	229	155
Transportation	10,421	7,881	9,969	11,038	11,774	11,223	7,929	8,996	6,238
Vehicle purchases (net outlay)	3,685	3,047	4,107	4,022	3,791	3,819	2,550	2,993	1,851
Cars and trucks, new	1,766	1,280	1,633	1,849	1,865	1,974	1,574	1,885	1,083
Cars and trucks, used	1,772	1,539	2,319	2,025	1,752	1,693	919	1,046	718
Other vehicles	147	227	155	148	175	152	457	462	450
Gasoline and motor oil	3,057	2,630	2,908	3,354	3,497	3,124	2,163	2,446	1,715

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

Item	Total two or more persons	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	\$3,067	\$1,852	\$2,556	\$3,098	\$3,756	\$3,453	\$2,612	\$2,876	\$2,190
Vehicle finance charges	387	359	467	437	404	393	186	250	85
Maintenance and repairs	849	569	633	818	1,077	1,004	727	816	587
Vehicle insurance	1,269	644	895	1,230	1,653	1,390	1,329	1,400	1,215
Vehicle rental, leases, licenses, and other charges	562	281	561	614	622	666	368	410	303
Public transportation	611	352	398	563	730	826	604	681	482
Healthcare	3,376	1,126	2,017	2,654	3,272	4,255	6,036	6,035	6,036
Health insurance	1,835	618	1,104	1,445	1,656	2,181	3,600	3,543	3,690
Medical services	852	323	596	751	914	1,090	1,126	1,188	1,028
Drugs	552	141	241	353	545	806	1,105	1,109	1,099
Medical supplies	136	44	76	105	157	179	204	195	219
Entertainment	3,277	1,955	2,813	3,942	3,638	3,326	2,664	3,211	1,796
Fees and admissions	767	295	532	991	933	783	592	671	466
Audio and visual equipment and services	1,154	913	1,158	1,251	1,271	1,144	904	1,003	747
Pets, toys, hobbies, and playground equipment	745	398	623	966	848	760	509	590	377
Other entertainment supplies, equipment, and services	611	348	500	734	586	638	660	948	205
Personal care products and services	695	425	572	751	806	729	648	694	572
Reading	127	52	76	110	141	171	170	176	161
Education	1,155	1,056	643	1,013	2,223	1,116	405	404	408
Tobacco products and smoking supplies	362	414	346	377	432	373	221	264	153
Miscellaneous	939	480	693	875	1,070	1,382	797	820	760
Cash contributions	1,992	760	1,148	1,575	2,153	2,928	2,758	2,437	3,267
Personal insurance and pensions	6,684	3,598	5,884	7,597	8,646	7,932	2,807	3,517	1,685
Life and other personal insurance	391	68	192	324	477	615	453	574	263
Pensions and Social Security	6,294	3,529	5,692	7,273	8,170	7,317	2,354	2,943	1,422
Sources of income and personal taxes:									
Money income before taxes	76,168	45,013	64,841	83,239	92,411	85,239	53,642	58,592	45,813
Wages and salaries	62,485	41,008	60,153	75,939	81,308	65,872	18,539	24,085	9,767
Self-employment income	4,126	1,586	2,681	4,104	5,410	5,791	2,875	3,486	1,909
Social Security, private and government retirement	6,564	356	371	912	2,619	9,650	27,375	26,877	28,161
Interest, dividends, rental income, other property income	1,700	534	442	791	1,522	2,753	4,095	3,483	5,063
Unemployment and workers' compensation, veterans' benefits	253	132	201	203	270	435	202	126	322
Public assistance, supplemental security income, food stamps	386	543	377	469	371	339	298	261	358
Regular contributions for support	479	535	403	654	733	279	114	121	102
Other income	174	319	213	167	180	120	144	153	130
Personal taxes	2,300	368	1,079	2,250	3,756	3,378	1,009	1,266	602
Federal income taxes	1,945	453	1,010	1,941	3,038	2,796	910	1,126	568
2008 Tax stimulus (new UCC Q20082)	-481	-363	-514	-560	-474	-466	-387	-408	-353
State and local income taxes	600	248	476	675	894	714	162	193	113
Other taxes	237	31	107	194	297	334	324	355	274

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

Item	Total two or more persons	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	73,868	44,645	63,762	80,989	88,656	81,861	52,633	57,325	45,212
Addenda:									
Net change in total assets and liabilities	-\$4,664	-\$2,383	-\$1,994	-\$10,294	-\$5,869	-\$4,453	\$1,582	\$728	\$2,932
Net change in total assets	10,723	8,802	21,155	11,972	9,062	5,446	5,179	6,701	2,772
Net change in total liabilities	15,387	11,185	23,149	22,266	14,931	9,899	3,597	5,973	-160
Other financial information:									
Other money receipts	656	121	271	336	881	1,559	433	566	223
Mortgage principal paid on owned property	-2,799	-498	-1,719	-3,403	-3,995	-3,352	-1,443	-1,761	-942
Estimated market value of owned home	204,817	47,011	119,748	204,506	238,704	258,749	245,891	244,617	247,907
Estimated monthly rental value of owned home	1,024	303	683	1,078	1,159	1,231	1,143	1,162	1,113
Gifts of goods and services	1,355	522	567	809	2,115	2,132	1,395	1,607	1,056
Food	111	57	52	60	156	216	94	105	77
Alcoholic beverages	14	8	8	12	15	17	20	28	8
Housing	255	107	136	158	444	355	201	239	140
Housekeeping supplies	34	26	28	25	47	36	37	42	28
Household textiles	15	4	8	7	28	28	8	9	8
Appliances and miscellaneous housewares	24	48	17	13	35	40	18	17	19
Major appliances	8	4	2	3	10	20	4	4	4
Small appliances and miscellaneous housewares	16	4	15	10	24	20	14	13	15
Miscellaneous household equipment	67	11	44	52	131	61	49	62	27
Other housing	115	58	38	61	204	189	89	109	58
Apparel and services	251	203	180	212	308	327	250	324	130
Males, 2 and over	53	45	22	44	64	85	60	86	18
Females, 2 and over	94	45	49	61	142	128	113	143	65
Children under 2	60	93	76	66	52	55	32	39	21
Other apparel products and services	44	20	33	41	50	60	44	55	4
Jewelry and watches	13	4	10	14	14	12	18	21	4
All other apparel products and services	31	4	23	27	37	47	27	34	4
Transportation	119	37	33	61	136	195	225	256	175
Healthcare	18	(²)	4	12	29	30	22	21	4
Entertainment	106	66	78	89	124	151	102	132	54
Toys, games, arts and crafts, and tricycles	37	4	34	38	41	49	29	43	4
Other entertainment	69	51	44	51	82	102	73	89	4
Personal care products and services	17	5	9	20	22	17	16	22	4
Reading	1	(²)	(²)	1	1	1	2	2	1
Education	363	4	17	102	787	671	289	259	337
All other gifts	101	27	48	82	92	152	174	218	105

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.