

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

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)	120,770	8,227	20,208	22,834	25,614	19,826	24,062	12,580	11,481
Consumer unit characteristics:									
Income before taxes	\$63,563	\$28,127	\$59,878	\$77,582	\$81,844	\$71,653	\$39,341	\$45,232	\$32,886
Income after taxes	61,774	27,907	58,809	75,677	78,537	69,009	38,841	44,402	32,747
Age of reference person	49.1	21.5	29.6	39.7	49.4	59.3	75.0	69.0	81.6
Average number in consumer unit:									
Persons	2.5	2.0	2.8	3.3	2.7	2.1	1.7	1.8	1.5
Children under 186	.4	1.0	1.4	.6	.2	(¹)	.1	(¹)
Persons 65 and older3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.4	.6	.2
Vehicles	2.0	1.2	1.7	2.1	2.4	2.2	1.6	1.8	1.3
Percent distribution:									
Sex of reference person:									
Male	47	47	50	46	47	49	43	46	40
Female	53	53	50	54	53	51	57	54	60
Housing tenure:									
Homeowner	66	15	46	67	75	81	79	81	76
With mortgage	42	11	41	58	57	46	21	29	12
Without mortgage	24	4	6	9	19	35	58	52	64
Renter	34	85	54	33	25	19	21	19	24
Race of reference person:									
Black or African-American	12	12	14	14	13	11	10	11	8
White, Asian, and all other races	88	88	86	86	87	89	90	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	14	17	16	10	9	6	7	5
Not Hispanic or Latino	88	86	83	84	90	91	94	93	95
Education of reference person:									
Elementary (1-8)	5	1	3	4	4	4	10	8	12
High school (9-12)	35	32	29	32	35	32	46	45	48
College	60	67	68	64	60	63	43	47	39
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	1	1	(²)
At least one vehicle owned or leased	89	72	89	92	92	92	85	90	80
Average annual expenditures	\$50,486	\$29,325	\$48,159	\$58,808	\$61,179	\$54,783	\$36,844	\$41,433	\$31,692
Food									
Food at home	6,443	4,447	6,229	7,849	7,696	6,357	4,692	5,338	3,935
Cereals and bakery products	3,744	2,330	3,393	4,509	4,452	3,710	3,075	3,421	2,667
Cereals and cereal products	507	281	454	620	600	492	435	473	390
Bakery products	170	103	169	213	203	152	131	142	118
Meats, poultry, fish, and eggs	337	178	286	407	397	340	304	332	271
Beef	846	573	742	1,014	1,018	845	687	781	576
Pork	239	165	213	288	290	243	182	206	154
Other meats	163	108	137	196	187	166	145	173	113
Poultry	106	66	91	129	132	102	89	102	74
Fish and seafood	159	112	152	197	195	153	112	131	89
Eggs	128	89	104	145	157	129	114	123	103
Dairy products	51	33	46	60	57	53	45	48	42
Fresh milk and cream	430	256	395	518	506	419	362	406	309
Other dairy products	168	109	164	214	192	153	136	148	123
Fruits and vegetables	261	147	231	304	315	267	225	259	186
Fresh fruits	657	370	583	754	779	682	577	616	531
Fresh vegetables	222	114	196	259	262	230	197	212	179
Processed fruits	212	114	186	238	249	235	184	196	170
Processed vegetables	116	78	103	132	140	111	106	110	101
Processed vegetables	107	63	98	125	128	107	90	97	80

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	\$1,305	\$851	\$1,219	\$1,603	\$1,549	\$1,272	\$1,015	\$1,145	\$863
Sugar and other sweets	129	79	103	154	149	135	121	132	107
Fats and oils	104	60	93	118	123	107	96	106	83
Miscellaneous foods	680	450	680	850	796	636	508	564	441
Nonalcoholic beverages	342	246	310	431	424	321	250	285	207
Food prepared by consumer unit on out-of-town trips	49	15	34	51	57	74	41	57	24
Food away from home	2,698	2,117	2,836	3,340	3,244	2,646	1,617	1,917	1,268
Alcoholic beverages	444	448	491	462	505	525	251	343	144
Housing	17,109	9,975	17,318	20,649	19,562	17,611	12,993	13,845	12,035
Shelter	10,183	6,530	10,935	12,689	11,629	10,122	6,933	7,281	6,553
Owned dwellings	6,760	1,383	5,873	9,056	8,606	7,387	4,685	5,334	3,974
Mortgage interest and charges	3,826	918	4,151	6,194	4,943	3,613	1,288	1,836	688
Property taxes	1,758	282	1,059	1,965	2,185	2,284	1,766	1,865	1,657
Maintenance, repairs, insurance, other expenses	1,176	184	663	896	1,477	1,489	1,631	1,634	1,629
Rented dwellings	2,724	4,940	4,734	3,013	2,037	1,607	1,658	1,294	2,057
Other lodging	698	206	328	621	986	1,128	590	652	522
Utilities, fuels, and public services	3,649	1,875	3,152	4,130	4,247	3,974	3,314	3,538	3,067
Natural gas	531	211	400	588	623	603	539	552	526
Electricity	1,353	739	1,179	1,549	1,544	1,462	1,232	1,325	1,131
Fuel oil and other fuels	192	25	97	167	213	254	279	251	309
Telephone services	1,127	732	1,120	1,315	1,360	1,148	823	947	688
Water and other public services	446	167	356	511	506	507	440	464	413
Household operations	998	326	1,137	1,376	964	879	884	750	1,032
Personal services	383	140	721	766	251	70	218	86	362
Other household expenses	614	185	417	609	713	809	667	664	670
Housekeeping supplies	654	303	594	664	765	743	627	747	485
Laundry and cleaning supplies	148	83	150	178	166	153	115	135	91
Other household products	350	155	294	361	438	400	322	380	253
Postage and stationery	156	66	150	126	161	190	190	232	141
Household furnishings and equipment	1,624	942	1,499	1,789	1,956	1,894	1,235	1,529	898
Household textiles	126	36	105	105	191	158	101	142	54
Furniture	388	284	459	479	416	411	228	267	184
Floor coverings	45	8	26	46	50	61	51	49	53
Major appliances	204	104	171	238	228	264	160	185	131
Small appliances, miscellaneous housewares	113	49	85	97	130	161	116	133	96
Miscellaneous household equipment	749	460	654	824	941	839	579	753	379
Apparel and services	1,801	1,351	1,965	2,235	2,228	1,622	1,092	1,381	755
Men and boys	427	296	436	623	488	391	239	340	121
Men, 16 and over	344	261	321	451	401	354	220	309	115
Boys, 2 to 15	83	35	115	172	87	37	19	30	7
Women and girls	718	439	708	824	977	671	487	567	393
Women, 16 and over	597	410	562	589	821	615	448	500	387
Girls, 2 to 15	121	29	146	236	156	57	39	68	6
Children under 2	93	170	192	125	56	45	28	38	17
Footwear	314	253	346	404	411	243	179	219	132
Other apparel products and services	248	192	284	259	296	272	159	218	93
Transportation	8,604	5,464	8,699	9,797	10,691	9,377	5,620	6,740	4,392
Vehicle purchases (net outlay)	2,755	1,988	3,149	3,122	3,351	2,999	1,502	1,920	1,044
Cars and trucks, new	1,305	615	1,336	1,420	1,588	1,572	885	1,115	634
Cars and trucks, used	1,315	1,114	1,679	1,555	1,634	1,253	565	759	352
Other vehicles	134	259	134	148	129	174	452	446	458
Gasoline and motor oil	2,715	1,974	2,754	3,347	3,298	2,818	1,629	2,045	1,173

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008
— 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	\$2,621	\$1,273	\$2,380	\$2,798	\$3,414	\$2,921	\$2,039	\$2,261	\$1,793
Vehicle finance charges	312	233	418	397	366	308	116	175	52
Maintenance and repairs	731	412	600	747	990	856	555	609	496
Vehicle insurance	1,113	427	856	1,100	1,514	1,223	1,073	1,106	1,035
Vehicle rental, leases, licenses, and other charges	465	202	506	554	544	534	294	371	209
Public transportation	513	229	416	530	628	638	450	513	382
Healthcare	2,976	682	1,737	2,499	2,930	3,825	4,605	4,779	4,413
Health insurance	1,653	389	983	1,341	1,523	1,945	2,844	2,901	2,783
Medical services	727	143	472	711	838	1,022	793	853	728
Drugs	482	117	215	349	432	714	821	880	756
Medical supplies	114	33	67	98	138	144	145	145	146
Entertainment	2,835	1,608	2,766	3,603	3,297	3,036	1,914	2,418	1,349
Fees and admissions	616	271	524	823	805	643	389	498	268
Audio and visual equipment and services	1,036	681	1,105	1,168	1,174	1,113	763	885	628
Pets, toys, hobbies, and playground equipment	704	380	696	992	787	728	431	574	266
Other entertainment supplies, equipment, and services	479	276	441	621	531	552	331	461	187
Personal care products and services	616	370	547	728	736	630	512	559	456
Reading	116	48	79	102	124	157	142	152	132
Education	1,046	1,691	759	953	2,012	867	272	345	192
Tobacco products and smoking supplies	317	251	298	354	437	354	161	227	88
Miscellaneous	840	280	726	862	957	1,316	588	659	507
Cash contributions	1,737	427	1,036	1,550	2,152	2,163	2,156	2,033	2,291
Personal insurance and pensions	5,605	2,283	5,510	7,165	7,853	6,943	1,846	2,616	1,003
Life and other personal insurance	317	37	155	284	394	519	330	461	187
Pensions and Social Security	5,288	2,246	5,354	6,881	7,458	6,424	1,516	2,155	815
Sources of income and personal taxes:									
Money income before taxes	63,563	28,127	59,878	77,582	81,844	71,653	39,341	45,232	32,886
Wages and salaries	51,007	25,371	55,684	70,592	72,664	54,256	11,530	17,321	5,185
Self-employment income	3,219	580	2,265	4,040	3,868	5,236	1,791	2,007	1,555
Social Security, private and government retirement	6,577	261	373	813	2,421	8,623	22,155	22,591	21,677
Interest, dividends, rental income, other property income	1,509	107	425	749	1,326	2,289	3,173	2,596	3,804
Unemployment and workers' compensation, veterans' benefits	225	80	185	205	261	482	78	104	449
Public assistance, supplemental security income, food stamps	371	374	317	443	407	439	252	258	246
Regular contributions for support	446	892	334	561	738	188	180	153	210
Other income	208	463	294	179	160	140	182	202	160
Personal taxes	1,789	219	1,069	1,905	3,307	2,644	500	830	139
Federal income taxes	1,817	467	1,346	2,033	2,982	2,465	695	975	388
2008 Tax stimulus (new UCC Q20082)	-784	-451	-882	-1,017	-818	-761	-576	-637	-509
State and local income taxes	542	182	510	712	847	650	119	178	54
Other taxes	213	21	96	177	296	289	263	314	206

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Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008
— 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	61,774	27,907	58,809	75,677	78,537	69,009	38,841	44,402	32,747
Addenda:									
Net change in total assets and liabilities	-\$4,072	-\$32	-\$5,003	-\$6,635	-\$8,594	-\$4,637	\$3,041	\$1,525	\$4,702
Net change in total assets	7,349	6,488	14,400	10,321	4,755	2,426	5,721	6,055	5,355
Net change in total liabilities	11,421	6,520	19,403	16,956	13,349	7,062	2,680	4,530	653
Other financial information:									
Other money receipts	519	82	210	262	578	1,183	562	418	720
Mortgage principal paid on owned property	-2,295	-295	-1,529	-3,085	-3,420	-2,948	-1,135	-1,590	-637
Estimated market value of owned home	169,794	23,255	96,942	178,766	206,496	226,326	186,919	195,521	177,493
Estimated monthly rental value of owned home	877	159	583	973	1,031	1,102	930	990	866
Gifts of goods and services	1,209	429	579	856	2,037	1,752	1,016	1,291	700
Food	97	37	51	73	155	155	72	90	51
Alcoholic beverages	14	⁴ 3	10	14	14	19	19	28	8
Housing	229	94	136	134	412	319	176	226	118
Housekeeping supplies	31	27	26	22	44	36	31	42	17
Household textiles	13	⁴ 2	8	3	33	15	9	10	7
Appliances and miscellaneous housewares	21	⁴ 6	14	13	37	31	13	18	⁴ 8
Major appliances	6	⁴ 3	⁴ 1	6	8	13	5	7	⁴ 4
Small appliances and miscellaneous housewares	14	⁴ 3	13	7	29	18	8	11	⁴ 4
Miscellaneous household equipment	57	14	41	38	104	65	50	75	21
Other housing	106	45	48	58	194	172	73	82	64
Apparel and services	223	159	201	219	283	236	193	292	77
Males, 2 and over	47	32	21	44	63	58	52	81	17
Females, 2 and over	79	39	39	64	125	98	75	112	31
Children under 2	50	70	72	61	45	40	27	35	16
Other apparel products and services	47	⁴ 19	69	49	50	40	40	64	12
Jewelry and watches	18	⁴ 9	41	15	13	14	16	24	⁴ 7
All other apparel products and services	29	⁴ 11	28	35	37	26	24	40	⁴ 6
Transportation	99	58	45	69	126	146	119	125	113
Healthcare	22	(²)	⁴ 4	9	32	33	38	⁴ 14	⁴ 65
Entertainment	89	37	54	83	109	139	78	112	38
Toys, games, arts and crafts, and tricycles	29	⁴ 11	25	34	34	39	21	33	⁴ 6
Other entertainment	59	25	29	49	74	100	57	79	32
Personal care products and services	12	⁴ 4	8	17	17	11	9	14	⁴ 2
Reading	1	(²)	(²)	1	1	1	1	2	1
Education	324	⁴ 12	38	105	771	573	196	234	153
All other gifts	99	24	32	132	117	119	116	154	74

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.