

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

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)	120,770	18,110	102,661	64,375	56,395	76,883	43,888	96,708	24,062
Consumer unit characteristics:									
Income before taxes	\$63,563	\$42,674	\$67,247	\$66,280	\$60,461	\$69,057	\$53,938	\$69,589	\$39,341
Income after taxes	61,774	41,992	65,263	64,627	58,516	67,085	52,469	67,479	38,841
Age of reference person	49.1	24.5	53.4	35.7	64.4	38.3	67.9	42.6	75.0
Average number in consumer unit:									
Persons	2.5	2.3	2.5	2.9	2.0	2.8	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	1.6	1.0	1.6	.8	1.5	.4
Vehicles	2.0	1.4	2.0	1.9	2.0	2.0	1.9	2.0	1.6
Percent distribution:									
Sex of reference person:									
Male	47	49	46	47	46	47	46	48	43
Female	53	51	54	53	54	53	54	52	57
Housing tenure:									
Homeowner	66	28	73	55	79	59	80	63	79
With mortgage	42	24	46	46	38	48	32	48	21
Without mortgage	24	5	28	9	42	11	48	16	58
Renter	34	72	27	45	21	41	20	37	21
Race of reference person:									
Black or African-American	12	13	12	13	11	13	10	13	10
White, Asian, and all other races	88	87	88	87	89	87	90	87	90
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	15	11	15	7	14	7	13	6
Not Hispanic or Latino	88	85	89	85	93	86	93	87	94
Education of reference person:									
Elementary (1-8)	5	2	5	3	6	3	7	3	10
High school (9-12)	35	31	36	32	39	32	40	32	46
College	60	68	59	65	55	64	52	64	43
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	()	(²)	1
At least one vehicle owned or leased	89	81	90	88	89	89	88	89	85
Average annual expenditures	\$50,486	\$37,769	\$52,729	\$52,149	\$48,575	\$53,627	\$44,970	\$53,863	\$36,844
Food									
Food at home	3,744	2,775	3,916	3,875	3,593	3,958	3,366	3,907	3,075
Cereals and bakery products	507	349	535	523	488	533	461	524	435
Cereals and cereal products	170	131	176	185	152	186	141	179	131
Bakery products	337	217	359	338	336	347	321	345	304
Meats, poultry, fish, and eggs	846	649	881	876	812	895	760	885	687
Beef	239	180	249	248	228	255	210	253	182
Pork	163	122	170	165	161	168	155	167	145
Other meats	106	82	111	109	104	113	95	111	89
Poultry	159	133	164	174	142	175	131	170	112
Fish and seafood	128	94	134	128	128	132	120	131	114
Eggs	51	39	53	52	50	52	49	52	45
Dairy products	430	305	451	444	413	453	388	446	362
Fresh milk and cream	168	125	176	181	153	182	144	176	136
Other dairy products	261	181	276	263	260	271	244	270	225
Fruits and vegetables	657	455	693	651	664	675	625	676	577
Fresh fruits	222	145	236	220	225	228	212	228	197
Fresh vegetables	212	148	223	205	220	214	208	219	184
Processed fruits	116	85	122	116	116	121	108	119	106
Processed vegetables	107	77	112	110	103	112	97	111	90

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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	\$1,305	\$1,017	\$1,356	\$1,382	\$1,216	\$1,402	\$1,132	\$1,375	\$1,015
Sugar and other sweets	129	91	136	127	132	130	127	131	121
Fats and oils	104	75	110	104	105	107	101	107	96
Miscellaneous foods	680	556	702	738	612	744	567	722	508
Nonalcoholic beverages	342	274	355	371	310	377	282	365	250
Food prepared by consumer unit on out-of-town trips	49	21	54	42	57	45	56	51	41
Food away from home	2,698	2,492	2,734	3,020	2,324	3,044	2,087	2,962	1,617
Alcoholic beverages	444	484	437	467	417	482	377	491	251
Housing	17,109	13,189	17,800	18,034	16,054	18,265	15,082	18,132	12,993
Shelter	10,183	8,517	10,477	11,128	9,105	11,216	8,374	10,992	6,933
Owned dwellings	6,760	3,241	7,381	6,976	6,515	7,248	5,906	7,277	4,685
Mortgage interest and charges	3,826	2,261	4,102	4,693	2,837	4,676	2,339	4,458	1,288
Property taxes	1,758	575	1,967	1,501	2,052	1,620	2,000	1,756	1,766
Maintenance, repairs, insurance, other expenses	1,176	405	1,312	782	1,626	952	1,567	1,062	1,631
Rented dwellings	2,724	5,019	2,320	3,645	1,673	3,346	1,635	2,990	1,658
Other lodging	698	257	776	507	917	621	833	725	590
Utilities, fuels, and public services	3,649	2,414	3,867	3,577	3,732	3,671	3,612	3,733	3,314
Natural gas	531	287	574	483	587	510	568	529	539
Electricity	1,353	925	1,429	1,338	1,370	1,363	1,336	1,383	1,232
Fuel oil and other fuels	192	49	217	140	251	149	267	170	279
Telephone services	1,127	911	1,165	1,196	1,048	1,216	970	1,202	823
Water and other public services	446	242	482	419	476	432	470	448	440
Household operations	998	627	1,063	1,090	892	1,063	882	1,026	884
Personal services	383	341	391	575	164	516	151	424	218
Other household expenses	614	287	672	515	727	548	731	601	667
Housekeeping supplies	654	470	687	617	697	640	680	661	627
Laundry and cleaning supplies	148	107	155	156	139	156	132	156	115
Other household products	350	247	368	331	373	346	358	357	322
Postage and stationery	156	117	163	131	186	137	190	148	190
Household furnishings and equipment	1,624	1,161	1,706	1,622	1,628	1,676	1,534	1,721	1,235
Household textiles	126	66	137	106	150	126	127	132	101
Furniture	388	366	392	432	337	431	311	427	228
Floor coverings	45	13	50	38	52	38	56	43	51
Major appliances	204	117	220	200	209	203	207	215	160
Small appliances, miscellaneous housewares	113	66	121	91	138	100	136	112	116
Miscellaneous household equipment	749	535	787	755	742	778	698	790	579
Apparel and services	1,801	1,593	1,837	2,039	1,526	2,065	1,334	1,974	1,092
Men and boys	427	349	441	503	339	494	309	473	239
Men, 16 and over	344	295	353	377	306	380	281	375	220
Boys, 2 to 15	83	54	88	126	33	114	27	98	19
Women and girls	718	577	743	766	663	801	571	775	487
Women, 16 and over	597	523	610	598	596	638	524	633	448
Girls, 2 to 15	121	54	133	169	67	163	47	141	39
Children under 2	93	178	78	138	40	125	36	109	28
Footwear	314	259	324	367	253	375	208	347	179
Other apparel products and services	248	230	252	263	232	270	210	271	159
Transportation	8,604	7,101	8,869	9,118	8,019	9,338	7,318	9,346	5,620
Vehicle purchases (net outlay)	2,755	2,568	2,788	3,061	2,405	3,084	2,178	3,067	1,502
Cars and trucks, new	1,305	906	1,375	1,339	1,267	1,367	1,195	1,409	885
Cars and trucks, used	1,315	1,483	1,286	1,583	1,010	1,566	876	1,502	565
Other vehicles	134	179	126	139	129	150	107	155	452
Gasoline and motor oil	2,715	2,338	2,781	2,996	2,394	3,028	2,166	2,985	1,629

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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	\$2,621	\$1,871	\$2,753	\$2,594	\$2,653	\$2,725	\$2,439	\$2,765	\$2,039
Vehicle finance charges	312	326	310	378	237	375	203	361	116
Maintenance and repairs	731	524	767	702	764	753	691	774	555
Vehicle insurance	1,113	645	1,196	1,013	1,230	1,097	1,142	1,123	1,073
Vehicle rental, leases, licenses, and other charges	465	376	480	502	422	500	402	507	294
Public transportation	513	324	546	467	566	501	535	529	450
Healthcare	2,976	1,127	3,302	2,107	3,969	2,247	4,253	2,571	4,605
Health insurance	1,653	648	1,831	1,138	2,242	1,206	2,438	1,357	2,844
Medical services	727	276	806	587	886	630	897	710	793
Drugs	482	154	540	295	697	316	773	398	821
Medical supplies	114	49	125	87	144	96	145	106	145
Entertainment	2,835	1,999	2,982	3,028	2,611	3,068	2,424	3,061	1,914
Fees and admissions	616	377	658	657	568	679	504	672	389
Audio and visual equipment and services	1,036	851	1,069	1,087	977	1,101	921	1,104	763
Pets, toys, hobbies, and playground equipment	704	451	748	767	630	781	567	770	431
Other entertainment supplies, equipment, and services	479	321	507	516	437	506	432	516	331
Personal care products and services	616	451	645	632	597	644	566	641	512
Reading	116	59	126	89	147	97	149	110	142
Education	1,046	1,284	1,004	1,168	906	1,334	541	1,238	272
Tobacco products and smoking supplies	317	273	324	339	291	356	248	355	161
Miscellaneous	840	551	891	766	923	795	917	902	588
Cash contributions	1,737	664	1,926	1,345	2,184	1,495	2,159	1,632	2,156
Personal insurance and pensions	5,605	3,726	5,937	6,122	5,015	6,436	4,149	6,540	1,846
Life and other personal insurance	317	73	360	228	418	260	416	313	330
Pensions and Social Security	5,288	3,653	5,577	5,894	4,597	6,176	3,733	6,227	1,516
Sources of income and personal taxes:									
Money income before taxes	63,563	42,674	67,247	66,280	60,461	69,057	53,938	69,589	39,341
Wages and salaries	51,007	39,303	53,072	60,395	40,292	62,525	30,831	60,830	11,530
Self-employment income	3,219	1,369	3,546	2,993	3,478	3,146	3,348	3,574	1,791
Social Security, private and government retirement	6,577	272	7,689	771	13,205	1,174	16,042	2,701	22,155
Interest, dividends, rental income, other property income	1,509	277	1,727	649	2,491	788	2,773	1,095	3,173
Unemployment and workers' compensation, veterans' benefits	225	123	243	195	259	205	261	262	78
Public assistance, supplemental security income, food stamps	371	339	377	377	364	391	337	401	252
Regular contributions for support	446	617	416	650	213	596	184	512	180
Other income	208	374	178	251	159	233	163	214	182
Personal taxes	1,789	682	1,984	1,653	1,945	1,972	1,468	2,110	500
Federal income taxes	1,817	923	1,975	1,785	1,854	2,001	1,494	2,096	695
2008 Tax stimulus (new UCC Q20082)	-784	-644	-808	-867	-689	-855	-659	-835	-576
State and local income taxes	542	355	575	593	484	647	359	648	119
Other taxes	213	49	242	142	295	179	275	201	263

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — 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	61,774	41,992	65,263	64,627	58,516	67,085	52,469	67,479	38,841
Addenda:									
Net change in total assets and liabilities	-\$4,072	-\$2,773	-\$4,301	-\$5,063	-\$2,941	-\$6,152	-\$427	-\$5,841	\$3,041
Net change in total assets	7,349	10,803	6,740	9,959	4,370	9,129	4,232	7,754	5,721
Net change in total liabilities	11,421	13,576	11,041	15,022	7,311	15,281	4,660	13,596	2,680
Other financial information:									
Other money receipts	519	150	584	259	816	334	843	508	562
Mortgage principal paid on owned property	-2,295	-721	-2,572	-2,290	-2,300	-2,489	-1,954	-2,583	-1,135
Estimated market value of owned home	169,794	52,759	190,440	137,110	207,104	149,857	204,721	165,533	186,919
Estimated monthly rental value of owned home	877	333	973	754	1,018	803	1,008	864	930
Gifts of goods and services	1,209	491	1,336	912	1,550	1,129	1,350	1,257	1,016
Food	97	53	105	74	124	91	109	104	72
Alcoholic beverages	14	5	16	10	19	12	19	13	19
Housing	229	102	251	166	301	222	241	242	176
Housekeeping supplies	31	26	32	26	37	31	33	32	31
Household textiles	13	7	14	8	19	14	12	14	9
Appliances and miscellaneous housewares	21	7	23	16	26	20	21	23	13
Major appliances	6	4 ²	7	5	8	5	9	7	5
Small appliances and miscellaneous housewares	14	4 ⁵	16	11	18	15	13	16	8
Miscellaneous household equipment	57	21	64	46	71	58	57	59	50
Other housing	106	41	117	70	147	99	118	114	73
Apparel and services	223	173	232	214	233	229	213	230	193
Males, 2 and over	47	23	51	38	58	43	55	46	52
Females, 2 and over	79	42	85	64	96	75	85	79	75
Children under 2	50	64	47	63	35	60	32	56	27
Other apparel products and services	47	43	48	50	44	51	40	49	40
Jewelry and watches	18	30	16	21	16	20	15	19	16
All other apparel products and services	29	4 ¹³	32	29	28	31	25	30	24
Transportation	99	59	106	72	130	81	132	94	119
Healthcare	22	4 ³	26	10	37	14	36	18	38
Entertainment	89	43	97	69	111	79	106	91	78
Toys, games, arts and crafts, and tricycles	29	4 ¹⁷	31	29	30	29	29	31	21
Other entertainment	59	27	65	41	81	50	77	60	57
Personal care products and services	12	6	13	12	12	13	10	13	9
Reading	1	(²)	1	1	1	1	1	1	1
Education	324	25	376	198	467	299	366	356	196
All other gifts	99	22	113	86	115	89	117	95	116

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.