

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007

| 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) | 120,171 | 8,150 | 20,499 | 23,416 | 25,245 | 19,462 | 23,400 | 12,011 | 11,390 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes | \$63,091 | \$31,443 | \$57,256 | \$76,540 | \$80,560 | \$71,048 | \$40,305 | \$47,708 | \$32,499 |
| Income after taxes | 60,858 | 30,802 | 55,765 | 74,051 | 77,075 | 67,965 | 39,179 | 46,334 | 31,634 |
| Age of reference person | 48.8 | 21.5 | 29.6 | 39.6 | 49.4 | 59.2 | 75.2 | 69.1 | 81.5 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 2.5 | 2.0 | 2.8 | 3.2 | 2.7 | 2.1 | 1.7 | 1.8 | 1.5 |
| Children under 18 | .6 | .4 | 1.1 | 1.3 | .6 | .2 | .1 | .1 | (¹) |
| Persons 65 and over | .3 | (¹) | (¹) | (¹) | (¹) | .1 | 1.4 | 1.4 | 1.3 |
| Earners | 1.3 | 1.3 | 1.5 | 1.6 | 1.7 | 1.4 | .4 | .7 | .2 |
| Vehicles | 1.9 | 1.2 | 1.7 | 2.2 | 2.3 | 2.2 | 1.6 | 1.8 | 1.3 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 47 | 47 | 48 | 46 | 49 | 49 | 43 | 47 | 39 |
| Female | 53 | 53 | 52 | 54 | 51 | 51 | 57 | 53 | 61 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 67 | 16 | 47 | 68 | 75 | 81 | 79 | 81 | 77 |
| With mortgage | 43 | 11 | 41 | 60 | 59 | 47 | 21 | 30 | 11 |
| Without mortgage | 23 | 5 | 6 | 9 | 16 | 34 | 58 | 51 | 66 |
| Renter | 33 | 84 | 53 | 32 | 25 | 19 | 21 | 19 | 23 |
| Race of reference person: | | | | | | | | | |
| Black or African-American | 12 | 12 | 15 | 14 | 12 | 11 | 9 | 10 | 7 |
| White, Asian, and all other races | 88 | 88 | 85 | 86 | 88 | 89 | 91 | 90 | 93 |
| Hispanic or Latino origin of reference person: | | | | | | | | | |
| Hispanic or Latino | 12 | 14 | 18 | 16 | 11 | 7 | 6 | 7 | 5 |
| Not Hispanic or Latino | 88 | 86 | 82 | 84 | 89 | 93 | 94 | 93 | 95 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 5 | 3 | 4 | 4 | 4 | 4 | 11 | 8 | 14 |
| High school (9-12) | 35 | 31 | 30 | 33 | 33 | 33 | 45 | 44 | 46 |
| College | 60 | 66 | 66 | 63 | 62 | 63 | 43 | 47 | 38 |
| Never attended and other | (²) | (³) | (²) | (²) | (²) | (²) | 1 | (²) | 1 |
| At least one vehicle owned or leased | 88 | 73 | 89 | 92 | 91 | 93 | 83 | 88 | 78 |
| Average annual expenditures | \$49,638 | \$29,457 | \$47,510 | \$58,934 | \$58,331 | \$53,786 | \$36,530 | \$42,262 | \$30,414 |
| Food | | | | | | | | | |
| Food at home | 3,465 | 2,265 | 3,210 | 4,125 | 4,003 | 3,457 | 2,905 | 3,348 | 2,419 |
| Cereals and bakery products | 460 | 274 | 427 | 548 | 522 | 456 | 405 | 459 | 346 |
| Cereals and cereal products | 143 | 93 | 144 | 177 | 161 | 129 | 116 | 137 | 94 |
| Bakery products | 317 | 180 | 282 | 371 | 361 | 327 | 289 | 322 | 252 |
| Meats, poultry, fish, and eggs | 777 | 491 | 692 | 976 | 907 | 758 | 634 | 738 | 520 |
| Beef | 216 | 155 | 197 | 284 | 243 | 200 | 174 | 190 | 156 |
| Pork | 150 | 84 | 127 | 185 | 173 | 147 | 135 | 166 | 102 |
| Other meats | 104 | 71 | 89 | 127 | 125 | 107 | 83 | 93 | 72 |
| Poultry | 142 | 90 | 138 | 179 | 173 | 134 | 101 | 125 | 73 |
| Fish and seafood | 122 | 64 | 99 | 152 | 146 | 127 | 103 | 122 | 81 |
| Eggs | 43 | 27 | 41 | 49 | 47 | 44 | 39 | 42 | 36 |
| Dairy products | 387 | 238 | 368 | 459 | 442 | 384 | 332 | 376 | 284 |
| Fresh milk and cream | 154 | 103 | 157 | 187 | 172 | 142 | 126 | 136 | 115 |
| Other dairy products | 234 | 136 | 211 | 271 | 271 | 242 | 206 | 240 | 169 |
| Fruits and vegetables | 600 | 340 | 529 | 677 | 684 | 640 | 557 | 628 | 479 |
| Fresh fruits | 202 | 112 | 168 | 227 | 232 | 219 | 193 | 212 | 172 |
| Fresh vegetables | 190 | 103 | 163 | 220 | 217 | 207 | 175 | 205 | 142 |
| Processed fruits | 112 | 66 | 111 | 125 | 123 | 113 | 106 | 113 | 99 |
| Processed vegetables | 96 | 58 | 87 | 105 | 112 | 102 | 84 | 99 | 67 |

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007
— 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 | \$1,241 | \$922 | \$1,194 | \$1,465 | \$1,447 | \$1,219 | \$976 | \$1,147 | \$789 |
| Sugar and other sweets | 124 | 69 | 100 | 151 | 150 | 119 | 118 | 136 | 99 |
| Fats and oils | 91 | 53 | 76 | 101 | 107 | 95 | 89 | 97 | 80 |
| Miscellaneous foods | 650 | 528 | 683 | 781 | 729 | 599 | 489 | 569 | 403 |
| Nonalcoholic beverages | 333 | 255 | 305 | 382 | 411 | 343 | 247 | 297 | 192 |
| Food prepared by consumer unit on out-of-town trips | 43 | 17 | 30 | 50 | 50 | 63 | 33 | 49 | 16 |
| Food away from home | 2,668 | 1,876 | 2,790 | 3,268 | 3,178 | 2,784 | 1,610 | 1,878 | 1,319 |
| Alcoholic beverages | 457 | 461 | 514 | 469 | 498 | 533 | 285 | 346 | 218 |
| Housing | 16,920 | 9,598 | 17,329 | 20,952 | 19,195 | 17,223 | 12,396 | 13,547 | 11,173 |
| Shelter | 10,023 | 6,220 | 10,536 | 12,758 | 11,617 | 9,763 | 6,656 | 7,271 | 6,009 |
| Owned dwellings | 6,730 | 1,398 | 5,985 | 9,232 | 8,626 | 7,063 | 4,414 | 5,329 | 3,448 |
| Mortgage interest and charges | 3,890 | 919 | 4,286 | 6,239 | 5,093 | 3,421 | 1,320 | 2,049 | 550 |
| Property taxes | 1,709 | 325 | 1,076 | 1,950 | 2,178 | 2,127 | 1,651 | 1,767 | 1,529 |
| Maintenance, repairs, insurance, other expenses | 1,131 | 154 | 623 | 1,043 | 1,356 | 1,515 | 1,443 | 1,513 | 1,369 |
| Rented dwellings | 2,602 | 4,649 | 4,288 | 2,849 | 2,055 | 1,539 | 1,639 | 1,277 | 2,020 |
| Other lodging | 691 | 173 | 263 | 677 | 936 | 1,161 | 604 | 664 | 540 |
| Utilities, fuels, and public services | 3,477 | 1,813 | 3,063 | 3,928 | 4,053 | 3,754 | 3,117 | 3,392 | 2,828 |
| Natural gas | 480 | 169 | 379 | 534 | 539 | 557 | 497 | 522 | 470 |
| Electricity | 1,303 | 706 | 1,148 | 1,479 | 1,499 | 1,403 | 1,175 | 1,289 | 1,055 |
| Fuel oil and other fuels | 151 | 28 | 85 | 132 | 192 | 171 | 208 | 185 | 232 |
| Telephone services | 1,110 | 744 | 1,094 | 1,295 | 1,330 | 1,135 | 806 | 946 | 659 |
| Water and other public services | 434 | 166 | 357 | 487 | 493 | 488 | 431 | 451 | 411 |
| Household operations | 984 | 363 | 1,175 | 1,422 | 867 | 860 | 825 | 715 | 941 |
| Personal services | 415 | 174 | 780 | 844 | 193 | 159 | 205 | 83 | 334 |
| Other household expenses | 569 | 189 | 394 | 579 | 674 | 701 | 620 | 632 | 607 |
| Housekeeping supplies | 639 | 278 | 522 | 646 | 724 | 902 | 562 | 661 | 453 |
| Laundry and cleaning supplies | 140 | 84 | 129 | 178 | 161 | 134 | 115 | 138 | 90 |
| Other household products | 347 | 134 | 265 | 343 | 365 | 572 | 296 | 348 | 240 |
| Postage and stationery | 152 | 60 | 127 | 125 | 198 | 197 | 150 | 175 | 123 |
| Household furnishings and equipment | 1,797 | 925 | 2,034 | 2,198 | 1,933 | 1,944 | 1,235 | 1,508 | 943 |
| Household textiles | 133 | 65 | 120 | 169 | 120 | 170 | 117 | 145 | 86 |
| Furniture | 446 | 281 | 537 | 625 | 461 | 437 | 235 | 308 | 159 |
| Floor coverings | 46 | 4 | 48 | 50 | 54 | 48 | 48 | 58 | 37 |
| Major appliances | 231 | 122 | 213 | 251 | 285 | 266 | 180 | 205 | 152 |
| Small appliances, miscellaneous housewares | 101 | 59 | 103 | 110 | 115 | 92 | 98 | 115 | 79 |
| Miscellaneous household equipment | 840 | 394 | 1,013 | 993 | 898 | 931 | 558 | 678 | 429 |
| Apparel and services | 1,881 | 1,477 | 2,106 | 2,335 | 2,191 | 1,888 | 1,040 | 1,323 | 732 |
| Men and boys | 435 | 323 | 508 | 582 | 514 | 402 | 209 | 255 | 160 |
| Men, 16 and over | 351 | 290 | 396 | 403 | 428 | 367 | 187 | 220 | 152 |
| Boys, 2 to 15 | 84 | 33 | 112 | 178 | 87 | 35 | 22 | 36 | 8 |
| Women and girls | 749 | 535 | 729 | 855 | 952 | 793 | 487 | 636 | 325 |
| Women, 16 and over | 627 | 510 | 570 | 604 | 822 | 723 | 460 | 590 | 316 |
| Girls, 2 to 15 | 122 | 25 | 158 | 251 | 130 | 70 | 28 | 46 | 4 ⁸ |
| Children under 2 | 93 | 145 | 206 | 119 | 54 | 55 | 23 | 32 | 14 |
| Footwear | 327 | 237 | 383 | 399 | 383 | 351 | 160 | 209 | 106 |
| Other apparel products and services | 276 | 237 | 281 | 381 | 287 | 286 | 160 | 190 | 128 |
| Transportation | 8,758 | 5,708 | 9,065 | 10,558 | 9,943 | 9,608 | 5,785 | 7,669 | 3,784 |
| Vehicle purchases (net outlay) | 3,244 | 2,273 | 3,930 | 4,183 | 3,223 | 3,348 | 1,977 | 2,701 | 1,213 |
| Cars and trucks, new | 1,572 | 1,058 | 1,541 | 1,955 | 1,645 | 1,700 | 1,209 | 1,721 | 668 |
| Cars and trucks, used | 1,567 | 1,126 | 2,256 | 2,106 | 1,404 | 1,582 | 740 | 925 | 545 |
| Other vehicles | 105 | 489 | 133 | 122 | 174 | 466 | 429 | 456 | (³) |
| Gasoline and motor oil | 2,384 | 1,760 | 2,446 | 2,870 | 2,846 | 2,504 | 1,461 | 1,862 | 1,039 |

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007
— 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 | \$2,592 | \$1,365 | \$2,293 | \$2,966 | \$3,213 | \$2,993 | \$1,928 | \$2,536 | \$1,270 |
| Vehicle finance charges | 305 | 221 | 384 | 400 | 335 | 325 | 122 | 197 | 43 |
| Maintenance and repairs | 738 | 437 | 609 | 809 | 941 | 885 | 543 | 693 | 384 |
| Vehicle insurance | 1,071 | 492 | 802 | 1,173 | 1,382 | 1,214 | 975 | 1,321 | 597 |
| Vehicle rental, leases, licenses, and other charges | 478 | 216 | 498 | 584 | 555 | 569 | 287 | 325 | 247 |
| Public transportation | 538 | 310 | 396 | 540 | 661 | 763 | 420 | 569 | 262 |
| Healthcare | 2,853 | 800 | 1,740 | 2,315 | 2,792 | 3,476 | 4,631 | 4,967 | 4,275 |
| Health insurance | 1,545 | 397 | 918 | 1,269 | 1,386 | 1,751 | 2,770 | 2,821 | 2,716 |
| Medical services | 709 | 267 | 556 | 651 | 772 | 883 | 844 | 1,027 | 651 |
| Drugs | 481 | 103 | 203 | 303 | 498 | 674 | 859 | 935 | 777 |
| Medical supplies | 118 | 34 | 64 | 93 | 135 | 168 | 159 | 184 | 132 |
| Entertainment | 2,698 | 1,448 | 2,462 | 3,551 | 3,163 | 2,730 | 1,966 | 2,636 | 1,255 |
| Fees and admissions | 658 | 290 | 500 | 967 | 823 | 645 | 450 | 575 | 318 |
| Audio and visual equipment and services | 987 | 726 | 1,034 | 1,196 | 1,126 | 965 | 694 | 812 | 570 |
| Pets, toys, hobbies, and playground equipment | 560 | 243 | 480 | 730 | 711 | 653 | 338 | 429 | 239 |
| Other entertainment supplies, equipment, and services | 493 | 189 | 448 | 658 | 504 | 468 | 484 | 821 | 128 |
| Personal care products and services | 588 | 337 | 512 | 662 | 686 | 632 | 528 | 599 | 451 |
| Reading | 118 | 51 | 72 | 107 | 137 | 151 | 143 | 151 | 136 |
| Education | 945 | 1,787 | 604 | 819 | 1,687 | 929 | 292 | 245 | 341 |
| Tobacco products and smoking supplies | 323 | 290 | 331 | 379 | 388 | 353 | 176 | 243 | 106 |
| Miscellaneous | 808 | 368 | 589 | 845 | 1,008 | 1,084 | 672 | 787 | 548 |
| Cash contributions | 1,821 | 549 | 1,027 | 1,569 | 1,972 | 2,746 | 2,282 | 1,923 | 2,661 |
| Personal insurance and pensions | 5,336 | 2,440 | 5,159 | 6,980 | 7,489 | 6,193 | 1,819 | 2,600 | 996 |
| Life and other personal insurance | 309 | 39 | 164 | 286 | 402 | 461 | 329 | 375 | 279 |
| Pensions and Social Security | 5,027 | 2,401 | 4,995 | 6,694 | 7,087 | 5,732 | 1,491 | 2,225 | 716 |
| Sources of income and personal taxes: | | | | | | | | | |
| Money income before taxes | 63,091 | 31,443 | 57,256 | 76,540 | 80,560 | 71,048 | 40,305 | 47,708 | 32,499 |
| Wages and salaries | 50,322 | 27,685 | 52,914 | 69,903 | 70,023 | 54,021 | 12,011 | 18,489 | 5,180 |
| Self-employment income | 3,445 | 1,310 | 2,523 | 3,557 | 5,326 | 4,478 | 1,993 | 2,880 | 1,058 |
| Social Security, private and government retirement | 6,379 | 180 | 302 | 898 | 2,355 | 8,704 | 21,754 | 22,616 | 20,846 |
| Interest, dividends, rental income, other property income | 1,746 | 662 | 387 | 756 | 1,439 | 2,651 | 3,881 | 3,053 | 4,755 |
| Unemployment and workers' compensation, veterans' benefits | 216 | 101 | 168 | 196 | 299 | 268 | 186 | 96 | 4281 |
| Public assistance, supplemental security income, food stamps | 332 | 279 | 320 | 428 | 351 | 339 | 239 | 282 | 195 |
| Regular contributions for support | 463 | 797 | 380 | 604 | 591 | 463 | 139 | 154 | 123 |
| Other income | 189 | 429 | 263 | 198 | 175 | 122 | 100 | 137 | 61 |
| Personal taxes | 2,233 | 641 | 1,491 | 2,489 | 3,485 | 3,083 | 1,126 | 1,374 | 864 |
| Federal income taxes | 1,569 | 433 | 982 | 1,741 | 2,490 | 2,234 | 760 | 1,003 | 505 |
| State and local income taxes | 468 | 191 | 413 | 561 | 754 | 551 | 143 | 139 | 147 |
| Other taxes | 196 | 17 | 96 | 188 | 241 | 298 | 223 | 232 | 212 |
| Income after taxes | 60,858 | 30,802 | 55,765 | 74,051 | 77,075 | 67,965 | 39,179 | 46,334 | 31,634 |

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 |
|-----------------------------------------------------|--------------------|------------------|------------------|-------------|-------------|-------------|--------------------|-------------|--------------------|
| Addenda: | | | | | | | | | |
| Net change in total assets and liabilities | -\$2,520 | -\$1,064 | \$1,148 | -\$9,903 | -\$1,382 | -\$1,261 | -\$1,128 | -\$1,250 | -\$999 |
| Net change in total assets | 10,647 | 6,641 | 23,209 | 12,184 | 10,706 | 7,854 | 1,757 | 3,839 | -439 |
| Net change in total liabilities | 13,167 | 7,706 | 22,062 | 22,087 | 12,088 | 9,115 | 2,885 | 5,089 | 561 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 626 | 99 | 287 | 365 | 1,001 | 1,345 | 366 | 534 | 190 |
| Mortgage principal paid on owned property | -2,279 | -251 | -1,408 | -3,089 | -3,654 | -2,878 | -954 | -1,401 | -483 |
| Estimated market value of owned home | 182,336 | 30,390 | 110,522 | 193,871 | 218,005 | 226,856 | 211,116 | 213,793 | 208,292 |
| Estimated monthly rental value of owned home | 898 | 201 | 607 | 1,003 | 1,064 | 1,086 | 956 | 997 | 912 |
| Gifts of goods and services | 1,198 | 427 | 582 | 806 | 1,847 | 1,948 | 1,085 | 1,265 | 889 |
| Food | 93 | 40 | 45 | 51 | 141 | 196 | 59 | 74 | 42 |
| Alcoholic beverages | 11 | 12 | 10 | 9 | 14 | 16 | 8 | 15 | 41 |
| Housing | 225 | 67 | 132 | 192 | 368 | 314 | 167 | 187 | 145 |
| Housekeeping supplies | 30 | 19 | 27 | 25 | 37 | 40 | 27 | 31 | 22 |
| Household textiles | 13 | ⁴ 3 | 13 | 13 | 12 | 25 | 8 | 9 | 6 |
| Appliances and miscellaneous housewares | 21 | ⁴ 5 | 17 | 15 | 22 | 35 | 21 | 21 | 21 |
| Major appliances | 7 | ⁴ 2 | ⁴ 2 | 3 | 10 | 22 | 4 | 6 | ⁴ 1 |
| Small appliances and miscellaneous housewares | 13 | ⁴ 3 | 15 | 12 | 13 | 14 | 17 | 15 | 19 |
| Miscellaneous household equipment | 55 | 16 | 42 | 60 | 110 | 42 | 28 | 35 | 20 |
| Other housing | 106 | 23 | 33 | 80 | 186 | 172 | 84 | 91 | 76 |
| Apparel and services | 241 | 148 | 195 | 216 | 311 | 334 | 188 | 239 | 132 |
| Males, 2 and over | 57 | ⁴ 7 | 39 | 54 | 71 | 88 | 40 | 53 | 26 |
| Females, 2 and over | 87 | 35 | 61 | 56 | 133 | 128 | 78 | 102 | 52 |
| Children under 2 | 45 | 42 | 56 | 55 | 45 | 49 | 23 | 32 | 14 |
| Other apparel products and services | 52 | 24 | 40 | 51 | 62 | 70 | 46 | 52 | 40 |
| Jewelry and watches | 21 | 12 | 14 | 27 | 26 | 20 | 19 | 22 | 15 |
| All other apparel products and services | 31 | ⁴ 12 | 26 | 24 | 36 | 50 | 27 | 30 | ⁴ 25 |
| Transportation | 109 | 54 | 23 | 71 | 124 | 178 | 168 | 247 | 82 |
| Health care | 23 | ⁴ 1 | ⁴ 5 | 16 | 30 | 35 | 36 | 21 | 53 |
| Entertainment | 103 | 74 | 89 | 89 | 125 | 139 | 85 | 130 | 36 |
| Toys, games, arts and crafts, and tricycles | 35 | ⁴ 19 | 33 | 37 | 38 | 40 | 32 | 56 | ⁴ 7 |
| Other entertainment | 68 | 55 | 56 | 52 | 87 | 98 | 52 | 74 | 30 |
| Personal care products and services | 18 | 8 | 14 | 19 | 22 | 18 | 18 | 30 | 5 |
| Reading | 1 | (²) | (²) | 1 | 1 | 1 | 3 | 2 | 3 |
| Education | 283 | ⁴ 7 | 7 | 79 | 630 | 554 | 224 | 155 | 297 |
| All other gifts | 93 | 16 | 63 | 64 | 81 | 161 | 130 | 166 | 93 |

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.