

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

| Item | Total four 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) | 16,505 | 618 | 3,944 | 6,190 | 4,221 | 1,085 | 448 |
| Consumer unit characteristics: | | | | | | | |
| Income before taxes | \$87,146 | \$47,672 | \$66,117 | \$89,918 | \$108,225 | \$91,216 | \$79,976 |
| Income after taxes | 85,047 | 47,375 | 65,674 | 87,362 | 104,625 | 89,650 | 79,956 |
| Age of reference person | 41.1 | 21.7 | 30.3 | 39.5 | 48.6 | 58.2 | 72.2 |
| Average number in consumer unit: | | | | | | | |
| Persons | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 |
| Children under 18 | 1.6 | 1.4 | 2.0 | 1.9 | 1.3 | .7 | .6 |
| Persons 65 and older | .1 | (¹) | (¹) | (¹) | .1 | .1 | 1.5 |
| Earners | 2.0 | 2.0 | 1.7 | 1.9 | 2.3 | 2.5 | 1.6 |
| Vehicles | 2.5 | 1.9 | 2.1 | 2.5 | 2.9 | 2.7 | 2.5 |
| Percent distribution: | | | | | | | |
| Sex of reference person: | | | | | | | |
| Male | 45 | 44 | 38 | 43 | 50 | 57 | 51 |
| Female | 55 | 56 | 62 | 57 | 50 | 43 | 49 |
| Housing tenure: | | | | | | | |
| Homeowner | 76 | 35 | 62 | 80 | 85 | 86 | 84 |
| With mortgage | 64 | 25 | 55 | 72 | 71 | 58 | 45 |
| Without mortgage | 12 | 10 | 7 | 8 | 14 | 28 | 39 |
| Renter | 24 | 65 | 38 | 20 | 15 | 14 | 16 |
| Race of reference person: | | | | | | | |
| Black or African-American | 12 | 18 | 11 | 11 | 11 | 17 | 10 |
| White, Asian, and all other races | 88 | 82 | 89 | 89 | 89 | 83 | 90 |
| Hispanic or Latino origin of reference person: | | | | | | | |
| Hispanic or Latino | 17 | 32 | 24 | 15 | 13 | 17 | 11 |
| Not Hispanic or Latino | 83 | 68 | 76 | 85 | 87 | 83 | 89 |
| Education of reference person: | | | | | | | |
| Elementary (1-8) | 4 | 3 | 4 | 3 | 4 | 5 | 18 |
| High school (9-12) | 32 | 56 | 33 | 30 | 29 | 33 | 52 |
| College | 64 | 41 | 63 | 67 | 66 | 61 | 31 |
| Never attended and other | (²) | (³) | (²) | (²) | (²) | 1 | (³) |
| At least one vehicle owned or leased | 95 | 84 | 94 | 96 | 97 | 94 | 92 |
| Average annual expenditures | \$66,212 | \$41,526 | \$55,641 | \$67,979 | \$77,872 | \$68,148 | \$57,348 |
| Food | 8,918 | 5,790 | 7,354 | 8,973 | 10,506 | 10,418 | 9,150 |
| Food at home | 5,121 | 3,771 | 4,348 | 5,001 | 6,028 | 5,743 | 6,230 |
| Cereals and bakery products | 703 | 462 | 559 | 717 | 828 | 791 | 835 |
| Cereals and cereal products | 230 | 159 | 192 | 232 | 271 | 244 | 230 |
| Bakery products | 474 | 303 | 368 | 485 | 557 | 547 | 605 |
| Meats, poultry, fish, and eggs | 1,149 | 925 | 938 | 1,083 | 1,386 | 1,356 | 1,710 |
| Beef | 321 | 316 | 265 | 301 | 382 | 342 | 512 |
| Pork | 225 | 152 | 197 | 216 | 248 | 295 | 402 |
| Other meats | 159 | 145 | 110 | 152 | 203 | 199 | 200 |
| Poultry | 221 | 157 | 195 | 199 | 272 | 256 | 335 |
| Fish and seafood | 160 | 99 | 114 | 155 | 209 | 194 | 194 |
| Eggs | 63 | 56 | 58 | 60 | 72 | 70 | 68 |
| Dairy products | 591 | 361 | 523 | 597 | 686 | 627 | 563 |
| Fresh milk and cream | 244 | 178 | 236 | 247 | 265 | 233 | 206 |
| Other dairy products | 348 | 184 | 288 | 350 | 421 | 394 | 357 |
| Fruits and vegetables | 857 | 595 | 749 | 841 | 983 | 1,013 | 1,002 |
| Fresh fruits | 283 | 186 | 242 | 286 | 325 | 338 | 261 |
| Fresh vegetables | 265 | 177 | 219 | 269 | 304 | 304 | 316 |
| Processed fruits | 168 | 102 | 158 | 159 | 194 | 198 | 209 |
| Processed vegetables | 141 | 129 | 130 | 127 | 159 | 172 | 217 |

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

| Item | Total four persons | Under 25 years | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65 years and older |
|---|--------------------|----------------|-------------|-------------|-------------|-------------|--------------------|
| Other food at home | \$1,820 | \$1,428 | \$1,578 | \$1,763 | \$2,146 | \$1,956 | \$2,120 |
| Sugar and other sweets | 173 | 113 | 130 | 170 | 224 | 180 | 207 |
| Fats and oils | 129 | 89 | 104 | 127 | 150 | 170 | 182 |
| Miscellaneous foods | 974 | 849 | 902 | 947 | 1,096 | 971 | 1,084 |
| Nonalcoholic beverages | 489 | 360 | 406 | 451 | 608 | 610 | 629 |
| Food prepared by consumer unit on out-of-town trips | 54 | 417 | 36 | 68 | 68 | 26 | 419 |
| Food away from home | 3,797 | 2,020 | 3,005 | 3,971 | 4,478 | 4,676 | 2,920 |
| Alcoholic beverages | 429 | 208 | 287 | 444 | 542 | 631 | 264 |
| Housing | 22,451 | 14,316 | 20,426 | 24,038 | 24,045 | 20,771 | 19,021 |
| Shelter | 13,130 | 8,578 | 11,865 | 14,105 | 14,176 | 11,875 | 10,259 |
| Owned dwellings | 10,085 | 2,790 | 8,203 | 11,357 | 11,391 | 9,703 | 7,743 |
| Mortgage interest and charges | 6,591 | 1,863 | 6,010 | 7,695 | 6,774 | 5,589 | 3,675 |
| Property taxes | 2,312 | 637 | 1,399 | 2,501 | 2,962 | 2,952 | 2,371 |
| Maintenance, repairs, insurance, other expenses | 1,181 | 290 | 794 | 1,160 | 1,656 | 1,162 | 1,697 |
| Rented dwellings | 2,328 | 5,425 | 3,428 | 2,043 | 1,573 | 1,370 | 1,754 |
| Other lodging | 717 | 4362 | 234 | 705 | 1,212 | 802 | 762 |
| Utilities, fuels, and public services | 4,558 | 3,412 | 3,775 | 4,603 | 5,195 | 5,156 | 4,982 |
| Natural gas | 644 | 374 | 480 | 662 | 779 | 743 | 710 |
| Electricity | 1,702 | 1,413 | 1,427 | 1,723 | 1,873 | 2,013 | 1,853 |
| Fuel oil and other fuels | 168 | 439 | 99 | 161 | 237 | 206 | 4306 |
| Telephone services | 1,462 | 1,219 | 1,281 | 1,456 | 1,655 | 1,549 | 1,458 |
| Water and other public services | 582 | 368 | 488 | 601 | 651 | 646 | 655 |
| Household operations | 1,734 | 954 | 2,214 | 1,941 | 1,366 | 915 | 1,163 |
| Personal services | 1,027 | 684 | 1,732 | 1,233 | 418 | 4161 | 4287 |
| Other household expenses | 706 | 270 | 482 | 707 | 948 | 754 | 876 |
| Housekeeping supplies | 842 | 499 | 709 | 809 | 1,049 | 934 | 933 |
| Laundry and cleaning supplies | 197 | 116 | 179 | 192 | 227 | 237 | 222 |
| Other household products | 466 | 240 | 353 | 456 | 614 | 505 | 528 |
| Postage and stationery | 178 | 143 | 178 | 161 | 208 | 191 | 184 |
| Household furnishings and equipment | 2,187 | 873 | 1,862 | 2,581 | 2,259 | 1,891 | 1,684 |
| Household textiles | 189 | 45 | 124 | 235 | 214 | 167 | 206 |
| Furniture | 554 | 207 | 544 | 669 | 494 | 421 | 468 |
| Floor coverings | 63 | 411 | 35 | 63 | 106 | 436 | 457 |
| Major appliances | 290 | 174 | 224 | 279 | 396 | 256 | 264 |
| Small appliances, miscellaneous housewares | 124 | 63 | 125 | 125 | 117 | 200 | 101 |
| Miscellaneous household equipment | 966 | 373 | 811 | 1,211 | 932 | 811 | 588 |
| Apparel and services | 2,678 | 1,998 | 2,491 | 2,827 | 2,901 | 2,469 | 1,736 |
| Men and boys | 619 | 436 | 531 | 638 | 764 | 448 | 462 |
| Men, 16 and over | 404 | 358 | 260 | 386 | 583 | 349 | 416 |
| Boys, 2 to 15 | 215 | 78 | 271 | 253 | 182 | 98 | 46 |
| Women and girls | 1,012 | 551 | 825 | 1,120 | 1,098 | 1,193 | 667 |
| Women, 16 and over | 726 | 499 | 563 | 730 | 849 | 1,024 | 611 |
| Girls, 2 to 15 | 287 | 52 | 262 | 390 | 249 | 169 | 456 |
| Children under 2 | 177 | 493 | 328 | 145 | 62 | 85 | 437 |
| Footwear | 515 | 4246 | 518 | 509 | 590 | 487 | 4427 |
| Other apparel products and services | 355 | 273 | 290 | 415 | 387 | 256 | 143 |
| Transportation | 11,583 | 9,073 | 10,167 | 11,115 | 13,949 | 12,712 | 9,478 |
| Vehicle purchases (net outlay) | 3,938 | 4,469 | 4,005 | 3,403 | 4,762 | 3,630 | 42,978 |
| Cars and trucks, new | 1,757 | 41,715 | 1,464 | 1,549 | 2,551 | 41,353 | 4753 |
| Cars and trucks, used | 2,018 | 2,336 | 2,284 | 1,750 | 2,111 | 2,039 | 42,024 |
| Other vehicles | 163 | 4418 | 257 | 4104 | 4100 | 4238 | 4201 |
| Gasoline and motor oil | 3,584 | 2,832 | 3,134 | 3,687 | 3,928 | 3,928 | 3,093 |

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

| Item | Total four persons | Under 25 years | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65 years and older |
|--|--------------------|--------------------|-------------|-------------|-------------|--------------------|--------------------|
| Other vehicle expenses | \$3,467 | \$1,485 | \$2,693 | \$3,394 | \$4,471 | \$4,404 | \$2,837 |
| Vehicle finance charges | 479 | 383 | 579 | 453 | 459 | 460 | 317 |
| Maintenance and repairs | 936 | 533 | 573 | 917 | 1,302 | 1,220 | 781 |
| Vehicle insurance | 1,373 | ⁴ 237 | 940 | 1,328 | 1,908 | ⁴ 2,070 | ⁴ 1,165 |
| Vehicle rental, leases, licenses, and other charges | 681 | 333 | 601 | 696 | 801 | 655 | 574 |
| Public transportation | 593 | 287 | 335 | 630 | 788 | 751 | 570 |
| Healthcare | 3,093 | 1,168 | 2,416 | 2,958 | 3,830 | 3,588 | 5,488 |
| Health insurance | 1,692 | 673 | 1,301 | 1,667 | 2,059 | 1,856 | 3,022 |
| Medical services | 866 | 269 | 747 | 830 | 1,050 | 947 | 1,326 |
| Drugs | 415 | 167 | 298 | 350 | 548 | 643 | 952 |
| Medical supplies | 119 | ⁴ 60 | 70 | 111 | 174 | 142 | 188 |
| Entertainment | 3,750 | 1,664 | 3,172 | 4,124 | 4,372 | 3,115 | 2,382 |
| Fees and admissions | 1,011 | 206 | 627 | 1,220 | 1,321 | 675 | 522 |
| Audio and visual equipment and services | 1,286 | 895 | 1,179 | 1,319 | 1,451 | 1,126 | 1,184 |
| Pets, toys, hobbies, and playground equipment | 825 | 353 | 715 | 885 | 969 | 764 | 467 |
| Other entertainment supplies, equipment, and services | 628 | 209 | 651 | 700 | 630 | 550 | 209 |
| Personal care products and services | 780 | 461 | 549 | 855 | 926 | 792 | 882 |
| Reading | 123 | 42 | 69 | 129 | 167 | 146 | 175 |
| Education | 1,555 | 919 | 478 | 1,340 | 3,026 | 1,662 | 786 |
| Tobacco products and smoking supplies | 343 | 422 | 327 | 329 | 354 | 389 | 352 |
| Miscellaneous | 940 | 881 | 807 | 761 | 1,225 | 1,360 | 1,074 |
| Cash contributions | 1,711 | 501 | 1,190 | 1,637 | 2,352 | 1,990 | 2,247 |
| Personal insurance and pensions | 7,858 | 4,083 | 5,910 | 8,449 | 9,677 | 8,105 | 4,313 |
| Life and other personal insurance | 406 | ⁴ 139 | 248 | 389 | 572 | 618 | 322 |
| Pensions and Social Security | 7,452 | 3,943 | 5,662 | 8,060 | 9,105 | 7,487 | 3,990 |
| Sources of income and personal taxes: | | | | | | | |
| Money income before taxes | 87,146 | 47,672 | 66,117 | 89,918 | 108,225 | 91,216 | 79,976 |
| Wages and salaries | 78,294 | 44,680 | 60,132 | 82,592 | 97,298 | 79,442 | 43,300 |
| Self-employment income | 4,697 | ⁴ 1,089 | 3,956 | 4,771 | 5,756 | 4,389 | ⁴ 5,942 |
| Social Security, private and government retirement | 1,769 | ⁴ 247 | 358 | 454 | 2,033 | 5,148 | 23,789 |
| Interest, dividends, rental income, other property income | 965 | ⁴ 26 | 425 | 746 | 1,435 | 1,202 | 5,050 |
| Unemployment and workers' compensation, veterans' benefits | 192 | ⁴ 40 | 228 | 192 | 207 | ⁴ 143 | ⁴ 67 |
| Public assistance, supplemental security income, food stamps | 393 | 691 | 414 | 381 | 257 | 574 | 790 |
| Regular contributions for support | 658 | 728 | 428 | 640 | 1,004 | ⁴ 153 | ⁴ 804 |
| Other income | 179 | ⁴ 171 | 176 | 142 | 234 | ⁴ 166 | ⁴ 234 |
| Personal taxes | 2,099 | 297 | 442 | 2,555 | 3,599 | 1,566 | 20 |
| Federal income taxes | 1,792 | 465 | 439 | 2,157 | 2,963 | 1,477 | 209 |
| 2008 Tax stimulus (new UCC Q20082) | -572 | -641 | -514 | -642 | -547 | -508 | ⁴ -419 |
| State and local income taxes | 656 | 435 | 401 | 795 | 869 | 348 | 26 |
| Other taxes | 224 | ⁴ 38 | 116 | 246 | 315 | 248 | 204 |

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008 — Continued

| Item | Total four persons | Under 25 years | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65 years and older |
|---|--------------------|----------------|-------------|-------------|-------------|-------------|--------------------|
| Income after taxes | 85,047 | 47,375 | 65,674 | 87,362 | 104,625 | 89,650 | 79,956 |
| Addenda: | | | | | | | |
| Net change in total assets and liabilities | -\$6,540 | -\$16,938 | -\$11,917 | -\$9,787 | -\$2,113 | \$182 | \$42,030 |
| Net change in total assets | 14,821 | 20 | 12,688 | 16,038 | 15,977 | 2,535 | 56,054 |
| Net change in total liabilities | 21,360 | 16,958 | 24,605 | 25,824 | 18,090 | 2,353 | 14,024 |
| Other financial information: | | | | | | | |
| Other money receipts | 552 | 4112 | 238 | 118 | 1,243 | 41,902 | 4125 |
| Mortgage principal paid on owned property | -3,512 | -717 | -2,028 | -3,847 | -5,039 | -3,235 | -2,085 |
| Estimated market value of owned home | 218,373 | 62,520 | 134,460 | 235,223 | 280,176 | 270,570 | 230,478 |
| Estimated monthly rental value of owned home | 1,127 | 390 | 779 | 1,226 | 1,371 | 1,305 | 1,105 |
| Gifts of goods and services | 849 | 589 | 644 | 676 | 1,330 | 968 | 615 |
| Food | 71 | 4160 | 47 | 55 | 113 | 61 | 414 |
| Alcoholic beverages | 12 | (3) | 4 | 13 | 19 | 413 | (2) |
| Housing | 176 | 135 | 154 | 148 | 257 | 162 | 496 |
| Housekeeping supplies | 30 | 430 | 37 | 24 | 32 | 429 | 430 |
| Household textiles | 9 | 49 | 46 | 8 | 13 | 47 | 41 |
| Appliances and miscellaneous housewares | 25 | 41 | 432 | 17 | 29 | 461 | 45 |
| Major appliances | 7 | (3) | 41 | 43 | 11 | 441 | (3) |
| Small appliances and miscellaneous housewares | 18 | 41 | 430 | 14 | 418 | 419 | 45 |
| Miscellaneous household equipment | 51 | 417 | 34 | 54 | 75 | 435 | (3) |
| Other housing | 62 | 478 | 44 | 44 | 109 | 430 | 461 |
| Apparel and services | 191 | 151 | 204 | 186 | 205 | 181 | 109 |
| Males, 2 and over | 42 | 419 | 37 | 47 | 44 | 51 | 424 |
| Females, 2 and over | 55 | 426 | 42 | 59 | 68 | 452 | 425 |
| Children under 2 | 68 | 485 | 93 | 67 | 48 | 63 | 436 |
| Other apparel products and services | 26 | 421 | 433 | 13 | 44 | 416 | 424 |
| Jewelry and watches | 5 | 42 | 42 | 5 | 411 | 41 | 41 |
| All other apparel products and services | 21 | 420 | 431 | 48 | 34 | 415 | 423 |
| Transportation | 48 | 16 | 54 | 41 | 68 | 30 | 42 |
| Healthcare | 8 | (3) | 41 | 410 | 14 | 41 | 42 |
| Entertainment | 93 | 419 | 115 | 76 | 125 | 457 | 430 |
| Toys, games, arts and crafts, and tricycles | 40 | 45 | 430 | 45 | 56 | 427 | 41 |
| Other entertainment | 53 | 414 | 85 | 31 | 69 | 430 | 429 |
| Personal care products and services | 12 | 412 | 414 | 11 | 15 | 42 | (3) |
| Reading | 1 | (3) | (2) | 1 | (2) | 41 | (3) |
| Education | 172 | 43 | 421 | 71 | 418 | 366 | 4351 |
| All other gifts | 66 | 493 | 30 | 66 | 96 | 94 | 411 |

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.