

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands)	120,171	18,150	102,021	64,983	55,188	77,310	42,862	96,771	23,400
Consumer unit characteristics:									
Income before taxes	\$63,091	\$41,558	\$66,922	\$65,344	\$60,440	\$67,986	\$54,264	\$68,601	\$40,305
Income after taxes	60,858	40,531	64,474	63,239	58,054	65,631	52,249	66,100	39,179
Age of reference person	48.8	24.5	53.1	35.6	64.4	38.2	67.9	42.5	75.2
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 over3	(¹)	.4	(¹)	.6	(¹)	.8	(¹)	1.4
Earners	1.3	1.4	1.3	1.6	1.0	1.6	.9	1.6	.4
Vehicles	1.9	1.4	2.0	1.9	1.9	2.0	1.8	2.0	1.6
Percent distribution:									
Sex of reference person:									
Male	47	47	47	47	47	48	46	48	43
Female	53	53	53	53	53	52	54	52	57
Housing tenure:									
Homeowner	67	29	74	56	80	59	80	64	79
With mortgage	43	23	47	47	39	49	33	49	21
Without mortgage	23	6	26	8	41	10	47	15	58
Renter	33	71	26	44	20	41	20	36	21
Race of reference person:									
Black or African-American	12	14	12	14	10	13	10	13	9
White, Asian, and all other races	88	86	88	86	90	87	90	87	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	16	11	16	7	15	6	13	6
Not Hispanic or Latino	88	84	89	84	93	85	94	87	94
Education of reference person:									
Elementary (1-8)	5	4	5	4	7	4	8	4	11
High school (9-12)	35	30	36	32	38	32	40	32	45
College	60	66	59	64	55	64	52	64	43
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	()	(²)	1
At least one vehicle owned or leased	88	81	90	88	88	89	88	90	83
Average annual expenditures	\$49,638	\$37,007	\$51,895	\$51,448	\$47,494	\$52,565	\$44,347	\$52,810	\$36,530
Food	6,133	5,024	6,335	6,508	5,683	6,596	5,292	6,526	4,515
Food at home	3,465	2,687	3,607	3,571	3,338	3,636	3,153	3,601	2,905
Cereals and bakery products	460	341	481	471	446	477	428	473	405
Cereals and cereal products	143	115	148	153	130	154	122	149	116
Bakery products	317	226	333	318	315	323	306	324	289
Meats, poultry, fish, and eggs	777	582	812	809	739	825	690	811	634
Beef	216	164	226	231	198	233	185	227	174
Pork	150	102	158	152	147	155	141	153	135
Other meats	104	80	109	108	100	110	94	110	83
Poultry	142	116	147	153	128	156	115	152	101
Fish and seafood	122	84	129	122	122	126	114	127	103
Eggs	43	35	44	43	42	44	41	44	39
Dairy products	387	292	405	398	374	405	356	401	332
Fresh milk and cream	154	125	159	164	141	165	133	160	126
Other dairy products	234	167	246	234	233	240	222	240	206
Fruits and vegetables	600	422	632	582	621	603	594	610	557
Fresh fruits	202	134	214	192	213	200	204	204	193
Fresh vegetables	190	128	202	183	199	191	189	194	175
Processed fruits	112	90	116	112	112	114	109	114	106
Processed vegetables	96	70	100	95	97	97	92	98	84

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home	\$1,241	\$1,051	\$1,276	\$1,310	\$1,159	\$1,327	\$1,085	\$1,306	\$976
Sugar and other sweets	124	85	132	125	124	128	119	126	118
Fats and oils	91	63	96	89	94	91	91	92	89
Miscellaneous foods	650	601	658	710	577	710	539	688	489
Nonalcoholic beverages	333	280	343	347	316	357	290	354	247
Food prepared by consumer unit on out-of-town trips	43	22	47	39	48	41	47	45	33
Food away from home	2,668	2,336	2,728	2,938	2,345	2,960	2,139	2,925	1,610
Alcoholic beverages	457	513	446	491	416	490	396	498	285
Housing	16,920	12,545	17,701	18,032	15,611	18,215	14,584	18,014	12,396
Shelter	10,023	7,909	10,399	10,997	8,875	11,107	8,067	10,837	6,656
Owned dwellings	6,730	2,961	7,401	7,057	6,345	7,348	5,617	7,290	4,414
Mortgage interest and charges	3,890	2,028	4,221	4,754	2,873	4,786	2,274	4,512	1,320
Property taxes	1,709	564	1,913	1,496	1,960	1,621	1,867	1,723	1,651
Maintenance, repairs, insurance, other expenses	1,131	369	1,267	808	1,512	940	1,476	1,056	1,443
Rented dwellings	2,602	4,739	2,222	3,415	1,645	3,161	1,594	2,835	1,639
Other lodging	691	209	776	525	885	599	857	712	604
Utilities, fuels, and public services	3,477	2,312	3,684	3,418	3,547	3,517	3,406	3,564	3,117
Natural gas	480	253	521	440	528	456	524	476	497
Electricity	1,303	873	1,379	1,287	1,322	1,316	1,279	1,334	1,175
Fuel oil and other fuels	151	49	169	113	194	128	191	137	208
Telephone services	1,110	896	1,148	1,175	1,033	1,195	956	1,183	806
Water and other public services	434	240	468	403	470	421	457	434	431
Household operations	984	669	1,040	1,106	841	1,064	841	1,023	825
Personal services	415	407	417	623	171	544	184	466	205
Other household expenses	569	262	623	483	670	520	657	556	620
Housekeeping supplies	639	389	684	573	718	597	715	657	562
Laundry and cleaning supplies	140	104	147	148	130	149	124	146	115
Other household products	347	201	373	299	404	306	420	359	296
Postage and stationery	152	84	165	125	184	142	171	153	150
Household furnishings and equipment	1,797	1,267	1,893	1,938	1,631	1,931	1,555	1,933	1,235
Household textiles	133	94	140	126	142	129	141	137	117
Furniture	446	357	462	521	357	512	326	497	235
Floor coverings	46	21	51	48	45	46	48	46	48
Major appliances	231	151	246	233	229	238	219	244	180
Small appliances, miscellaneous housewares	101	72	106	101	101	104	95	102	98
Miscellaneous household equipment	840	572	888	910	755	902	726	908	558
Apparel and services	1,881	1,788	1,897	2,126	1,588	2,134	1,422	2,084	1,040
Men and boys	435	414	439	521	333	512	296	490	209
Men, 16 and over	351	360	349	396	297	397	268	391	187
Boys, 2 to 15	84	54	90	125	36	115	28	99	22
Women and girls	749	607	775	791	699	817	625	812	487
Women, 16 and over	627	543	643	616	641	654	578	668	460
Girls, 2 to 15	122	64	132	174	58	163	47	144	28
Children under 2	93	178	78	135	43	124	38	110	23
Footwear	327	321	328	369	277	372	246	368	160
Other apparel products and services	276	268	277	310	236	309	217	304	160
Transportation	8,758	7,449	8,992	9,379	8,028	9,444	7,520	9,476	5,785
Vehicle purchases (net outlay)	3,244	3,216	3,249	3,700	2,707	3,601	2,600	3,550	1,977
Cars and trucks, new	1,572	1,225	1,634	1,618	1,517	1,649	1,432	1,660	1,209
Cars and trucks, used	1,567	1,863	1,514	1,933	1,136	1,813	1,122	1,767	740
Other vehicles	105	129	101	149	54	138	46	124	³ 29
Gasoline and motor oil	2,384	2,057	2,442	2,604	2,124	2,633	1,935	2,607	1,461

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses	\$2,592	\$1,826	\$2,730	\$2,601	\$2,583	\$2,693	\$2,410	\$2,753	\$1,928
Vehicle finance charges	305	292	308	362	239	356	214	350	122
Maintenance and repairs	738	529	775	720	759	760	698	785	543
Vehicle insurance	1,071	665	1,145	1,021	1,132	1,065	1,083	1,095	975
Vehicle rental, leases, licenses, and other charges	478	339	503	498	454	513	415	524	287
Public transportation	538	350	571	473	614	517	575	566	420
Healthcare	2,853	1,147	3,157	2,013	3,842	2,158	4,107	2,423	4,631
Health insurance	1,545	602	1,713	1,071	2,103	1,122	2,307	1,249	2,770
Medical services	709	366	770	583	858	625	862	677	844
Drugs	481	135	543	275	724	318	775	390	859
Medical supplies	118	44	131	85	157	93	163	108	159
Entertainment	2,698	1,837	2,852	2,899	2,458	2,911	2,311	2,875	1,966
Fees and admissions	658	349	713	712	594	724	538	708	450
Audio and visual equipment and services	987	872	1,007	1,080	876	1,081	817	1,058	694
Pets, toys, hobbies, and playground equipment	560	332	601	605	507	604	480	614	338
Other entertainment supplies, equipment, and services	493	283	530	502	482	502	476	495	484
Personal care products and services	588	412	619	577	600	595	575	602	528
Reading	118	59	128	93	147	102	147	112	143
Education	945	1,170	905	1,051	821	1,147	581	1,103	292
Tobacco products and smoking supplies	323	304	326	354	287	360	256	358	176
Miscellaneous	808	507	861	711	922	779	858	840	672
Cash contributions	1,821	698	2,021	1,331	2,399	1,449	2,493	1,710	2,282
Personal insurance and pensions	5,336	3,554	5,653	5,884	4,692	6,185	3,805	6,187	1,819
Life and other personal insurance	309	77	351	234	398	265	389	305	329
Pensions and Social Security	5,027	3,477	5,302	5,649	4,294	5,919	3,416	5,882	1,491
Sources of income and personal taxes:									
Money income before taxes	63,091	41,558	66,922	65,344	60,440	67,986	54,264	68,601	40,305
Wages and salaries	50,322	37,834	52,544	59,192	39,878	60,987	31,086	59,586	12,011
Self-employment income	3,445	1,734	3,749	3,352	3,554	3,624	3,121	3,796	1,993
Social Security, private and government retirement	6,379	221	7,475	758	12,997	1,140	15,829	2,661	21,754
Interest, dividends, rental income, other property income	1,746	444	1,977	692	2,987	871	3,323	1,229	3,881
Unemployment and workers' compensation, veterans' benefits	216	139	230	190	247	212	224	223	186
Public assistance, supplemental security income, food stamps	332	286	340	353	307	359	285	355	239
Regular contributions for support	463	539	449	571	336	561	286	541	139
Other income	189	361	158	236	133	232	110	210	100
Personal taxes	2,233	1,028	2,448	2,104	2,385	2,355	2,015	2,501	1,126
Federal income taxes	1,569	684	1,727	1,462	1,696	1,646	1,430	1,765	760
State and local income taxes	468	299	498	506	423	546	328	547	143
Other taxes	196	45	223	137	266	163	257	190	223
Income after taxes	60,858	40,531	64,474	63,239	58,054	65,631	52,249	66,100	39,179

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities	- \$2,520	- \$1,959	- \$2,620	- \$4,209	- \$531	- \$3,259	- \$1,188	- \$2,857	- \$1,128
Net change in total assets	10,647	15,164	9,843	14,806	5,749	14,040	4,525	12,796	1,757
Net change in total liabilities	13,167	17,123	12,463	19,015	6,280	17,299	5,714	15,653	2,885
Other financial information:									
Other money receipts	626	207	701	528	742	524	811	689	366
Mortgage principal paid on owned property	-2,279	-626	-2,572	-2,324	-2,225	-2,529	-1,827	-2,599	-954
Estimated market value of owned home	182,336	56,418	204,738	150,533	219,784	162,418	218,263	175,377	211,116
Estimated monthly rental value of owned home	898	339	998	780	1,037	833	1,015	884	956
Gifts of goods and services	1,198	474	1,328	827	1,637	1,044	1,476	1,226	1,085
Food	93	44	102	59	133	77	121	101	59
Alcoholic beverages	11	11	11	11	11	11	11	12	8
Housing	225	78	251	172	287	220	234	239	167
Housekeeping supplies	30	19	32	26	34	29	33	31	27
Household textiles	13	8	14	11	15	11	16	14	8
Appliances and miscellaneous housewares	21	7	23	14	28	17	27	20	21
Major appliances	7	³ 1	9	3	13	5	12	8	4
Small appliances and miscellaneous housewares	13	6	14	11	16	12	15	12	17
Miscellaneous household equipment	55	22	61	50	61	67	34	62	28
Other housing	106	23	121	70	148	96	124	111	84
Apparel and services	241	156	256	203	285	234	254	254	188
Males, 2 and over	57	39	60	49	67	55	62	61	40
Females, 2 and over	87	42	95	62	117	79	101	89	78
Children under 2	45	41	46	50	40	51	35	50	23
Other apparel products and services	52	33	55	43	61	49	57	53	46
Jewelry and watches	21	14	22	21	21	22	19	21	19
All other apparel products and services	31	19	33	23	40	27	37	32	27
Transportation	109	39	121	61	166	74	172	95	168
Health care	23	³ 1	27	12	35	16	36	20	36
Entertainment	103	68	109	92	115	99	109	107	85
Toys, games, arts and crafts, and tricycles	35	23	37	34	36	34	36	36	32
Other entertainment	68	46	72	58	79	65	73	71	52
Personal care products and services	18	11	19	16	19	17	18	17	18
Reading	1	(²)	1	(²)	2	1	2	1	3
Education	283	4	333	139	452	232	374	297	224
All other gifts	93	61	99	60	131	64	144	84	130

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ Data are likely to have large sampling errors.