

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total two or more persons	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)	83,319	4,399	15,384	19,588	19,172	12,593	12,184	7,430	4,754
Consumer unit characteristics:									
Income before taxes	\$71,607	\$41,214	\$61,802	\$80,813	\$86,070	\$77,498	\$51,314	\$56,935	\$42,529
Income after taxes	68,810	40,722	60,224	77,522	82,135	73,638	49,824	55,093	41,588
Age of reference person	47.0	21.9	29.8	39.7	49.2	59.2	73.4	69.0	80.3
Average number in consumer unit:									
Persons	3.1	3.0	3.4	3.7	3.2	2.6	2.3	2.4	2.3
Children under 189	.8	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and over3	(¹)	(¹)	(¹)	.1	.2	1.7	1.6	1.8
Earners	1.6	1.8	1.7	1.8	2.0	1.6	.7	.9	.5
Vehicles	2.3	1.7	2.0	2.3	2.7	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	47	41	44	43	46	51	56	56	57
Female	53	59	56	57	54	49	44	44	43
Housing tenure:									
Homeowner	74	29	54	73	81	88	90	91	89
With mortgage	51	21	47	63	63	51	26	32	16
Without mortgage	23	8	7	10	18	37	64	59	72
Renter	26	71	46	27	19	12	10	9	11
Race of reference person:									
Black or African-American	12	14	14	14	12	10	8	9	7
White, Asian, and all other races	88	86	86	86	88	90	92	91	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	13	23	20	15	11	8	6	6	6
Not Hispanic or Latino	87	77	80	85	89	92	94	94	94
Education of reference person:									
Elementary (1-8)	5	5	4	4	4	4	10	8	13
High school (9-12)	36	51	34	33	34	36	42	41	43
College	59	44	62	62	62	60	48	50	44
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	93	84	91	93	94	95	93	94	91
Average annual expenditures	\$55,440	\$37,107	\$50,369	\$60,880	\$63,576	\$59,066	\$43,308	\$47,504	\$36,741
Food	7,186	5,182	6,501	8,062	8,209	7,308	5,712	6,163	5,004
Food at home	4,037	2,758	3,504	4,596	4,515	4,140	3,471	3,642	3,202
Cereals and bakery products	535	358	456	629	583	539	478	492	455
Cereals and cereal products	174	139	162	208	187	163	137	140	131
Bakery products	362	219	293	421	395	376	341	352	324
Meats, poultry, fish, and eggs	956	669	814	1,071	1,094	989	818	885	711
Beef	287	212	248	316	342	292	232	252	202
Pork	190	126	155	215	216	198	172	192	140
Other meats	127	89	108	148	144	122	110	112	107
Poultry	168	124	160	196	189	165	120	128	107
Fish and seafood	143	84	108	150	159	166	146	163	120
Eggs	41	34	35	46	44	45	37	38	35
Dairy products	448	305	401	522	490	439	385	400	361
Fresh milk and cream	172	133	164	209	178	155	149	149	148
Other dairy products	276	173	238	314	313	284	236	251	212
Fruits and vegetables	683	442	569	744	750	750	652	677	612
Fresh fruits	223	133	175	244	246	255	217	221	212
Fresh vegetables	221	134	182	227	253	254	208	224	183
Processed fruits	128	98	113	147	133	122	125	126	124
Processed vegetables	112	76	98	126	119	118	102	107	94

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total two or more persons	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	\$1,415	\$984	\$1,264	\$1,629	\$1,598	\$1,422	\$1,139	\$1,188	\$1,063
Sugar and other sweets	144	79	107	161	172	146	142	143	141
Fats and oils	102	67	87	110	112	114	96	100	91
Miscellaneous foods	740	546	700	873	815	706	570	577	558
Nonalcoholic beverages	379	272	334	439	444	385	275	303	230
Food prepared by consumer unit on out-of-town trips	51	20	36	47	56	71	56	65	43
Food away from home	3,149	2,424	2,998	3,467	3,694	3,168	2,241	2,520	1,802
Alcoholic beverages	496	441	505	488	577	536	353	399	282
Housing	17,995	12,202	17,592	20,750	19,508	18,384	13,408	14,550	11,622
Shelter	10,322	7,213	10,601	12,228	11,413	9,969	6,675	7,224	5,817
Owned dwellings	7,456	2,146	6,439	9,283	8,840	7,892	5,094	5,667	4,198
Mortgage interest and charges	4,333	1,448	4,438	6,102	5,222	3,724	1,629	2,076	930
Property taxes	1,863	475	1,256	2,023	2,247	2,240	1,879	1,955	1,762
Maintenance, repairs, insurance, other expenses	1,260	223	745	1,158	1,371	1,927	1,586	1,636	1,507
Rented dwellings	2,219	4,902	3,868	2,428	1,660	1,052	921	777	1,146
Other lodging	646	165	294	517	914	1,025	660	780	473
Utilities, fuels, and public services	3,793	2,578	3,308	4,040	4,215	4,057	3,506	3,680	3,236
Natural gas	556	281	461	587	614	606	579	581	576
Electricity	1,405	981	1,205	1,480	1,547	1,519	1,348	1,422	1,233
Fuel oil and other fuels	158	55	81	158	184	195	214	218	208
Telephone services	1,232	1,035	1,195	1,338	1,389	1,254	906	982	787
Water and other public services	442	226	365	476	480	483	459	477	432
Household operations	1,070	626	1,283	1,458	830	967	821	822	818
Personal services	489	427	871	894	203	207	120	114	130
Other household expenses	581	199	412	564	627	760	700	708	688
Housekeeping supplies	747	380	596	820	835	867	705	784	582
Laundry and cleaning supplies	174	100	166	196	182	189	148	163	125
Other household products	391	193	298	449	437	443	368	410	303
Postage and stationery	182	86	131	175	216	235	189	211	154
Household furnishings and equipment	2,064	1,405	1,804	2,205	2,215	2,523	1,701	2,040	1,170
Household textiles	172	90	140	163	196	211	180	221	114
Furniture	555	496	578	640	534	586	413	501	275
Floor coverings	62	24	46	53	85	87	49	51	47
Major appliances	282	161	222	291	295	358	291	305	270
Small appliances, miscellaneous housewares	124	85	96	118	158	148	110	125	86
Miscellaneous household equipment	868	548	722	941	947	1,134	659	838	378
Apparel and services	2,254	2,001	2,372	2,545	2,582	2,172	1,311	1,566	911
Men and boys	533	381	551	623	644	483	304	361	215
Men, 16 and over	409	329	393	405	522	428	273	318	203
Boys, 2 to 15	124	52	158	218	122	55	31	43	12
Women and girls	907	786	838	1,004	1,091	917	595	732	379
Women, 16 and over	741	720	649	701	926	837	551	674	359
Girls, 2 to 15	166	66	188	303	165	79	43	58	20
Children under 2	118	199	224	140	75	73	29	37	18
Footwear	374	362	421	436	412	349	188	202	165
Other apparel products and services	321	272	338	342	360	351	195	235	133
Transportation	10,176	8,425	9,804	10,936	11,360	10,745	7,608	8,768	5,794
Vehicle purchases (net outlay)	4,319	3,924	4,415	4,688	4,613	4,393	3,206	3,838	2,218
Cars and trucks, new	2,329	1,234	2,190	2,410	2,521	2,742	2,043	2,544	1,261
Cars and trucks, used	1,905	2,579	2,146	2,132	2,002	1,597	1,161	1,291	957
Other vehicles	84	111	80	146	91	54	42	43	(³)
Gasoline and motor oil	2,543	2,172	2,470	2,750	2,894	2,629	1,794	2,055	1,386

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total two or more persons	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	\$2,771	\$2,110	\$2,519	\$2,952	\$3,185	\$3,047	\$2,102	\$2,318	\$1,765
Vehicle finance charges	372	307	454	433	387	365	177	229	97
Maintenance and repairs	785	583	639	793	926	886	704	772	597
Vehicle insurance	1,061	862	925	1,083	1,281	1,119	863	903	799
Vehicle rental, leases, licenses, and other charges	554	358	500	644	592	677	359	414	273
Public transportation	544	219	400	547	667	676	505	557	424
Healthcare	3,102	1,063	1,804	2,530	3,079	4,150	5,352	5,147	5,671
Health insurance	1,619	558	982	1,306	1,486	1,964	3,161	3,108	3,243
Medical services	778	303	492	737	873	1,148	844	815	891
Drugs	576	147	262	385	561	873	1,154	1,049	1,318
Medical supplies	129	55	68	102	159	165	193	176	219
Entertainment	2,790	1,704	2,547	3,120	3,258	2,916	2,094	2,515	1,436
Fees and admissions	700	273	499	872	842	744	565	653	428
Audio and visual equipment and services	1,016	801	1,007	1,114	1,127	1,001	791	886	641
Pets, toys, hobbies, and playground equipment	491	299	480	525	567	571	321	395	206
Other entertainment supplies, equipment, and services	582	330	562	609	722	600	417	580	161
Personal care products and services	653	411	574	711	747	666	590	604	567
Reading	132	52	85	124	147	176	165	166	163
Education	1,091	729	700	1,042	2,150	936	291	333	226
Tobacco products and smoking supplies	363	417	327	366	458	389	211	257	138
Miscellaneous	916	460	685	929	991	1,161	986	1,088	827
Cash contributions	1,893	719	1,169	1,712	2,240	2,448	2,403	2,384	2,432
Personal insurance and pensions	6,392	3,302	5,705	7,566	8,271	7,079	2,824	3,564	1,668
Life and other personal insurance	436	74	226	433	518	620	517	538	483
Pensions and Social Security	5,956	3,228	5,478	7,132	7,753	6,459	2,308	3,026	1,186
Sources of income and personal taxes:									
Money income before taxes	71,607	41,214	61,802	80,813	86,070	77,498	51,314	56,935	42,529
Wages and salaries	58,071	36,985	56,806	72,274	75,019	57,891	17,963	22,244	11,274
Self-employment income	4,589	1,429	2,920	5,479	6,057	5,122	3,542	4,886	1,442
Social Security, private and government retirement	6,145	270	384	888	2,194	10,878	25,321	25,733	24,676
Interest, dividends, rental income, other property income	1,578	807	360	811	1,348	2,757	3,773	3,360	4,418
Unemployment and workers' compensation, veterans' benefits	233	120	212	241	298	237	183	148	237
Public assistance, supplemental security income, food stamps	378	624	447	395	316	347	306	352	234
Regular contributions for support	418	606	394	608	528	181	149	120	195
Other income	195	375	280	119	311	84	77	93	453
Personal taxes	2,798	492	1,578	3,291	3,935	3,860	1,491	1,842	941
Federal income taxes	1,958	228	967	2,327	2,825	2,800	1,008	1,322	516
State and local income taxes	621	234	487	781	851	761	168	182	145
Other taxes	218	30	123	183	260	299	315	338	279
Income after taxes	68,810	40,722	60,224	77,522	82,135	73,638	49,824	55,093	41,588

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total two or more persons	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	- \$9,524	- \$4,297	- \$10,434	- \$15,606	- \$10,597	- \$5,958	- \$2,483	- \$2,154	- \$2,997
Net change in total assets	13,167	13,812	21,494	17,404	9,136	11,018	4,174	5,800	1,632
Net change in total liabilities	22,692	18,109	31,928	33,011	19,734	16,976	6,657	7,954	4,629
Other financial information:									
Other money receipts	630	99	395	300	649	1,249	980	1,253	554
Mortgage principal paid on owned property	-2,536	-510	-1,807	-3,044	-3,445	-2,997	-1,468	-1,950	-715
Estimated market value of owned home	203,698	56,230	129,524	203,192	235,221	274,106	229,032	247,578	200,046
Estimated monthly rental value of owned home	976	294	676	1,037	1,100	1,181	1,097	1,147	1,020
Gifts of goods and services	1,247	464	744	800	2,078	1,810	1,001	1,250	610
Food	138	24	44	92	247	233	102	138	47
Alcoholic beverages	15	33	11	20	15	10	8	10	6
Housing	278	116	301	146	389	408	212	263	131
Housekeeping supplies	33	20	26	26	40	49	30	38	17
Household textiles	15	47	10	12	20	26	11	13	9
Appliances and miscellaneous housewares	25	12	18	14	33	44	26	32	16
Major appliances	8	43	3	4	11	17	11	15	46
Small appliances and miscellaneous housewares	17	49	15	10	23	27	14	17	10
Miscellaneous household equipment	56	20	33	37	77	94	57	74	29
Other housing	149	57	215	57	219	195	88	105	61
Apparel and services	251	167	189	224	288	351	241	324	112
Males, 2 and over	61	35	43	51	65	87	75	106	28
Females, 2 and over	93	35	48	78	126	137	101	141	38
Children under 2	55	57	69	58	53	65	25	31	17
Other apparel products and services	41	39	29	36	44	62	39	46	29
Jewelry and watches	15	14	8	14	17	25	11	12	10
All other apparel products and services	26	426	20	22	26	37	28	34	419
Transportation	65	25	47	53	84	103	49	50	47
Health care	25	45	9	24	45	25	21	15	431
Entertainment	82	27	64	65	101	133	71	96	32
Toys, games, arts and crafts, and tricycles	27	12	14	21	29	51	31	38	18
Other entertainment	55	16	50	44	72	82	41	58	14
Personal care products and services	20	21	16	20	22	21	18	24	410
Reading	1	(²)	(²)	(²)	1	1	2	2	2
Education	286	414	9	108	772	390	146	144	150
All other gifts	89	30	54	49	115	133	129	184	43

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.