

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	8,543	19,635	23,835	24,393	18,104	22,847	11,505	11,342
Consumer unit characteristics:									
Income before taxes	\$58,712	\$27,494	\$55,066	\$72,699	\$75,266	\$64,156	\$36,936	\$45,202	\$28,552
Income after taxes	56,304	27,120	53,257	69,619	71,442	61,068	36,007	43,976	27,924
Age of reference person	48.6	21.5	29.5	39.7	49.3	59.3	75.2	69.1	81.4
Average number in consumer unit:									
Persons	2.5	2.1	2.8	3.2	2.7	2.1	1.7	1.9	1.5
Children under 186	.5	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and over3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.3
Earners	1.3	1.4	1.5	1.7	1.7	1.3	.5	.7	.2
Vehicles	2.0	1.3	1.8	2.1	2.4	2.2	1.6	1.9	1.2
Percent distribution:									
Sex of reference person:									
Male	47	47	48	48	48	49	44	48	39
Female	53	53	52	52	52	51	56	52	61
Housing tenure:									
Homeowner	67	19	48	69	75	82	80	83	78
With mortgage	43	12	42	59	58	46	19	28	11
Without mortgage	25	6	6	11	17	36	61	55	67
Renter	33	81	52	31	25	18	20	17	22
Race of reference person:									
Black or African-American	12	11	14	13	13	10	9	11	7
White, Asian, and all other races	88	89	86	87	87	90	91	89	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	14	17	14	10	7	5	6	4
Not Hispanic or Latino	89	86	83	86	90	93	95	94	96
Education of reference person:									
Elementary (1-8)	5	3	3	4	4	5	11	9	13
High school (9-12)	36	37	31	34	34	35	44	42	47
College	59	60	66	62	62	60	44	49	40
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	75	89	91	91	91	84	89	79
Average annual expenditures	\$46,409	\$27,776	\$45,068	\$55,190	\$55,854	\$49,592	\$32,866	\$38,573	\$27,018
Food									
Food at home	5,931	3,933	5,639	7,359	6,980	6,202	4,163	4,899	3,388
Cereals and bakery products	3,297	1,917	2,945	4,121	3,807	3,487	2,605	2,967	2,222
Cereals and cereal products	445	273	387	564	499	465	366	405	326
Bakery products	143	106	138	183	159	139	106	114	97
Meats, poultry, fish, and eggs	302	167	249	381	340	326	261	291	229
Beef	764	449	654	963	918	827	569	691	440
Pork	228	149	189	293	283	250	150	189	108
Other meats	153	79	121	199	179	167	126	152	98
Poultry	103	59	95	133	117	107	79	92	65
Fish and seafood	134	83	137	170	162	134	85	104	65
Eggs	113	59	82	131	140	132	102	124	79
Dairy products	33	21	30	38	37	36	28	30	25
Dairy products	378	214	348	479	433	377	308	344	269
Fresh milk and cream	146	90	139	191	159	139	119	128	109
Other dairy products	232	124	209	288	274	238	189	216	160
Fruits and vegetables	552	298	461	663	614	626	490	553	424
Fresh fruits	182	87	145	218	201	211	170	192	146
Fresh vegetables	175	90	144	202	202	214	147	172	122
Processed fruits	106	69	91	132	114	104	101	106	96
Processed vegetables	89	51	82	111	98	97	72	83	61

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005
— 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	\$1,158	\$684	\$1,094	\$1,452	\$1,342	\$1,192	\$871	\$974	\$762
Sugar and other sweets	119	60	91	144	142	129	107	118	95
Fats and oils	85	43	76	99	99	94	71	79	64
Miscellaneous foods	609	381	613	777	688	594	449	488	408
Nonalcoholic beverages	303	186	281	389	366	317	203	238	167
Food prepared by consumer unit on out-of-town trips	41	13	32	42	47	58	40	51	29
Food away from home	2,634	2,015	2,694	3,238	3,173	2,715	1,558	1,933	1,166
Alcoholic beverages	426	401	478	511	458	454	248	325	167
Housing	15,167	8,940	15,516	18,482	17,258	15,769	11,058	12,474	9,612
Shelter	8,805	5,538	9,491	10,835	10,281	8,686	5,836	6,423	5,240
Owned dwellings	5,958	1,263	5,206	7,936	7,686	6,650	3,903	4,664	3,132
Mortgage interest and charges	3,317	835	3,535	5,169	4,493	3,076	1,060	1,570	542
Property taxes	1,541	287	1,027	1,760	1,940	1,883	1,524	1,659	1,387
Maintenance, repairs, insurance, other expenses	1,101	140	645	1,006	1,253	1,692	1,320	1,435	1,204
Rented dwellings	2,345	4,085	4,043	2,473	1,826	1,290	1,492	1,140	1,850
Other lodging	502	190	241	427	770	747	440	619	258
Utilities, fuels, and public services	3,183	1,755	2,909	3,569	3,693	3,427	2,813	3,091	2,531
Natural gas	473	191	396	524	536	521	489	504	474
Electricity	1,155	645	1,047	1,290	1,332	1,255	1,029	1,151	905
Fuel oil and other fuels	142	36	65	137	172	172	195	199	192
Telephone services	1,048	744	1,099	1,208	1,229	1,077	733	845	619
Water and other public services	366	140	302	410	425	402	367	392	341
Household operations	801	387	1,004	1,145	668	689	650	677	623
Personal services	322	237	651	666	132	71	113	95	130
Other household expenses	479	151	354	479	536	618	538	582	493
Housekeeping supplies	611	242	504	716	717	736	534	644	418
Laundry and cleaning supplies	134	63	127	161	154	150	106	122	89
Other household products	320	110	253	385	389	383	271	326	212
Postage and stationery	157	69	123	170	174	203	157	195	116
Household furnishings and equipment	1,767	1,018	1,608	2,216	1,899	2,231	1,225	1,640	800
Household textiles	132	58	136	155	159	153	91	114	66
Furniture	467	297	537	626	423	527	306	442	168
Floor coverings	56	17	41	55	91	83	28	34	21
Major appliances	223	95	184	247	239	298	204	217	192
Small appliances, miscellaneous housewares	105	68	89	100	124	140	95	120	68
Miscellaneous household equipment	782	483	621	1,033	863	1,031	503	713	285
Apparel and services	1,886	1,577	2,082	2,365	2,318	1,784	957	1,313	584
Men and boys	440	316	468	598	573	397	191	276	101
Men, 16 and over	349	279	353	405	478	359	169	241	94
Boys, 2 to 15	91	37	115	193	95	38	21	35	7
Women and girls	754	678	728	927	955	709	448	629	257
Women, 16 and over	633	636	587	671	821	650	423	593	244
Girls, 2 to 15	121	42	141	256	135	59	25	36	14
Children under 2	82	97	172	106	52	58	22	31	13
Footwear	320	297	384	397	369	298	159	189	128
Other apparel products and services	290	189	330	336	368	323	137	188	85
Transportation	8,344	5,987	8,798	9,945	9,795	8,908	5,171	6,568	3,754
Vehicle purchases (net outlay)	3,544	2,721	3,949	4,407	3,945	3,756	2,007	2,608	1,398
Cars and trucks, new	1,931	720	1,877	2,381	2,160	2,370	1,370	1,761	973
Cars and trucks, used	1,531	1,907	2,001	1,852	1,723	1,296	630	833	424
Other vehicles	82	95	71	175	62	90	47	413	(³)
Gasoline and motor oil	2,013	1,538	2,123	2,379	2,424	2,101	1,208	1,567	843

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005
— 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	\$2,339	\$1,536	\$2,361	\$2,669	\$2,850	\$2,513	\$1,594	\$1,926	\$1,257
Vehicle finance charges	297	199	402	395	331	289	110	167	52
Maintenance and repairs	671	444	618	727	810	738	542	657	427
Vehicle insurance	913	626	888	1,008	1,159	944	658	737	577
Vehicle rental, leases, licenses, and other charges	458	267	452	539	550	542	284	366	201
Public transportation	448	191	366	490	576	537	362	467	256
Healthcare	2,664	704	1,522	2,272	2,672	3,410	4,193	4,176	4,210
Health insurance	1,361	377	822	1,160	1,283	1,585	2,307	2,352	2,260
Medical services	677	197	399	665	771	979	769	733	805
Drugs	521	99	237	354	494	713	977	956	998
Medical supplies	105	31	63	93	124	134	140	134	146
Entertainment	2,388	1,393	2,455	2,765	3,034	2,429	1,593	2,143	1,032
Fees and admissions	588	249	489	753	753	633	416	548	282
Audio and visual equipment and services	888	631	943	1,029	1,046	862	642	797	484
Pets, toys, hobbies, and playground equipment	420	184	443	468	539	526	233	327	137
Other entertainment supplies, equipment, and services	492	328	580	516	697	408	301	471	129
Personal care products and services	541	337	504	627	627	550	462	495	427
Reading	126	49	89	121	143	167	143	154	132
Education	940	1,359	779	931	1,769	733	211	256	165
Tobacco products and smoking supplies	319	308	307	357	427	336	165	228	102
Miscellaneous	808	263	697	791	949	981	839	1,037	635
Cash contributions	1,663	393	1,080	1,735	2,076	1,960	1,889	1,925	1,852
Personal insurance and pensions	5,204	2,133	5,123	6,929	7,348	5,909	1,775	2,580	959
Life and other personal insurance	381	45	219	397	474	541	403	449	357
Pensions and Social Security	4,823	2,088	4,903	6,532	6,874	5,368	1,372	2,132	601
Sources of income and personal taxes:									
Money income before taxes	58,712	27,494	55,066	72,699	75,266	64,156	36,936	45,202	28,552
Wages and salaries	46,291	24,041	50,468	65,224	65,522	46,563	10,522	15,947	5,018
Self-employment income	3,772	953	2,782	4,579	5,468	4,533	2,421	4,070	750
Social Security, private and government retirement	6,147	204	342	798	2,106	9,582	20,534	21,892	19,157
Interest, dividends, rental income, other property income	1,379	312	267	882	897	2,539	2,845	2,592	3,102
Unemployment and workers' compensation, veterans' benefits	203	65	173	235	303	259	97	151	443
Public assistance, supplemental security income, food stamps	343	373	355	366	364	404	227	268	186
Regular contributions for support	382	973	383	500	390	167	196	206	185
Other income	194	572	295	114	217	109	94	77	111
Personal taxes	2,408	373	1,809	3,080	3,824	3,088	929	1,226	628
Federal income taxes	1,696	200	1,189	2,190	2,794	2,192	612	862	357
State and local income taxes	534	161	509	739	823	631	97	113	81
Other taxes	177	13	111	151	208	264	220	250	190
Income after taxes	56,304	27,120	53,257	69,619	71,442	61,068	36,007	43,976	27,924

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Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005
— 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	-\$9,495	-\$2,966	-\$10,770	-\$17,003	-\$9,829	-\$4,658	-\$6,485	-\$7,891	-\$5,059
Net change in total assets	10,661	8,617	19,181	15,400	10,097	10,843	-381	79	-847
Net change in total liabilities	20,157	11,583	29,951	32,403	19,926	15,501	6,105	7,970	4,213
Other financial information:									
Other money receipts	530	99	448	289	521	1,110	563	603	522
Mortgage principal paid on owned property	-2,092	-307	-1,572	-2,748	-3,012	-2,722	-1,040	-1,667	-404
Estimated market value of owned home	164,800	33,327	102,020	178,366	200,096	223,763	169,355	190,381	148,026
Estimated monthly rental value of owned home	833	182	570	928	980	1,025	891	987	794
Gifts of goods and services	1,091	367	482	903	1,855	1,595	878	1,071	676
Food	111	16	35	105	195	205	60	85	33
Alcoholic beverages	14	27	10	20	16	8	7	10	4
Housing	233	98	121	215	344	365	177	243	108
Housekeeping supplies	31	22	24	31	39	52	19	30	7
Household textiles	13	⁴ 5	10	12	17	21	11	10	12
Appliances and miscellaneous housewares	24	15	19	14	26	38	27	35	19
Major appliances	7	⁴ 4	⁴ 3	4	9	10	11	17	⁴ 5
Small appliances and miscellaneous housewares	17	⁴ 11	16	10	17	28	16	19	14
Miscellaneous household equipment	66	22	25	106	73	101	43	58	28
Other housing	98	35	44	52	189	154	77	110	43
Apparel and services	205	128	145	226	233	292	166	255	73
Males, 2 and over	48	23	27	55	61	64	43	73	12
Females, 2 and over	77	33	40	90	103	77	78	121	32
Children under 2	37	30	46	41	35	50	20	26	13
Other apparel products and services	42	42	32	40	46	74	26	35	15
Jewelry and watches	22	28	14	23	21	43	10	11	8
All other apparel products and services	21	⁴ 14	19	18	26	31	16	24	47
Transportation	58	5	46	64	84	67	46	68	24
Health care	44	⁴ 4	4	25	50	28	119	15	225
Entertainment	74	32	51	57	111	126	47	63	30
Toys, games, arts and crafts, and tricycles	25	12	16	22	26	48	23	33	12
Other entertainment	49	21	35	35	85	78	24	30	17
Personal care products and services	16	21	10	20	19	14	16	23	48
Reading	1	(²)	1	(²)	1	1	2	2	2
Education	247	⁴ 6	14	109	678	360	134	140	129
All other gifts	88	30	45	63	124	130	104	166	42

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.