

Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006

| 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) | 118,843 | 8,167 | 20,071 | 23,950 | 24,696 | 18,952 | 23,007 | 11,764 | 11,243 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes | \$60,533 | \$29,057 | \$57,208 | \$75,613 | \$77,043 | \$64,425 | \$37,982 | \$46,064 | \$29,525 |
| Income after taxes | 58,101 | 28,535 | 55,676 | 72,445 | 73,683 | 60,894 | 36,753 | 44,304 | 28,850 |
| Age of reference person | 48.7 | 21.5 | 29.6 | 39.7 | 49.3 | 59.1 | 75.2 | 69.1 | 81.5 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 2.5 | 2.0 | 2.9 | 3.2 | 2.7 | 2.0 | 1.7 | 1.9 | 1.5 |
| Children under 18 | .6 | .4 | 1.1 | 1.3 | .6 | .1 | .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 | 1.3 | .5 | .7 | .2 |
| Vehicles | 1.9 | 1.2 | 1.8 | 2.1 | 2.4 | 2.1 | 1.6 | 1.9 | 1.2 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 46 | 49 | 47 | 47 | 47 | 46 | 42 | 47 | 37 |
| Female | 54 | 51 | 53 | 53 | 53 | 54 | 58 | 53 | 63 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 67 | 20 | 50 | 68 | 75 | 80 | 80 | 83 | 77 |
| With mortgage | 43 | 13 | 42 | 59 | 58 | 46 | 20 | 29 | 10 |
| Without mortgage | 24 | 7 | 7 | 9 | 17 | 34 | 60 | 54 | 67 |
| Renter | 33 | 80 | 50 | 32 | 25 | 20 | 20 | 17 | 23 |
| Race of reference person: | | | | | | | | | |
| Black or African-American | 12 | 11 | 14 | 14 | 13 | 11 | 8 | 10 | 7 |
| White, Asian, and all other races | 88 | 89 | 86 | 86 | 87 | 89 | 92 | 90 | 93 |
| Hispanic or Latino origin of reference person: | | | | | | | | | |
| Hispanic or Latino | 11 | 17 | 18 | 15 | 10 | 7 | 6 | 7 | 5 |
| Not Hispanic or Latino | 89 | 83 | 82 | 85 | 90 | 93 | 94 | 93 | 95 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 5 | 3 | 3 | 4 | 3 | 4 | 11 | 9 | 14 |
| High school (9-12) | 36 | 39 | 32 | 31 | 34 | 36 | 45 | 43 | 48 |
| College | 59 | 58 | 65 | 65 | 63 | 60 | 43 | 48 | 37 |
| Never attended and other | (²) | (²) | (²) | (²) | (²) | (²) | 1 | 1 | 1 |
| At least one vehicle owned or leased | 88 | 70 | 89 | 91 | 91 | 91 | 83 | 90 | 76 |
| Average annual expenditures | \$48,398 | \$28,181 | \$47,582 | \$57,476 | \$57,563 | \$50,789 | \$35,058 | \$40,960 | \$28,904 |
| Food | | | | | | | | | |
| Food at home | 7.1 | 6.9 | 6.7 | 7.2 | 7.0 | 6.9 | 7.6 | 7.5 | 7.8 |
| Cereals and bakery products | .9 | .9 | .9 | 1.0 | .9 | .9 | 1.1 | 1.0 | 1.1 |
| Cereals and cereal products | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 |
| Bakery products | .6 | .5 | .6 | .6 | .6 | .6 | .8 | .7 | .8 |
| Meats, poultry, fish, and eggs | 1.6 | 1.5 | 1.6 | 1.7 | 1.7 | 1.6 | 1.7 | 1.8 | 1.7 |
| Beef | .5 | .5 | .5 | .5 | .5 | .4 | .5 | .5 | .5 |
| Pork | .3 | .3 | .3 | .3 | .3 | .3 | .4 | .4 | .3 |
| Other meats | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| Poultry | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 |
| Fish and seafood | .3 | .2 | .2 | .2 | .2 | .3 | .3 | .3 | .3 |
| Eggs | .1 | .1 | .1 | .1 | .1 | .1 | .1 | .1 | .1 |
| Dairy products | .8 | .8 | .7 | .8 | .7 | .7 | .8 | .8 | .9 |
| Fresh milk and cream | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .4 |
| Other dairy products | .5 | .4 | .4 | .5 | .5 | .5 | .5 | .5 | .5 |

See footnotes at end of table.

Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — 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 |
|-----------------------------------------------------------|--------------------|----------------|-------------|-------------|-------------|-------------|--------------------|------------------|--------------------|
| Fruits and vegetables | 1.2 | 1.1 | 1.1 | 1.2 | 1.2 | 1.3 | 1.4 | 1.4 | 1.5 |
| Fresh fruits | .4 | .4 | .3 | .4 | .4 | .5 | .5 | .4 | .6 |
| Fresh vegetables | .4 | .4 | .4 | .4 | .4 | .4 | .5 | .5 | .5 |
| Processed fruits | .2 | .2 | .2 | .2 | .2 | .2 | .3 | .3 | .3 |
| Processed vegetables | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| Other food at home | 2.5 | 2.6 | 2.4 | 2.6 | 2.5 | 2.4 | 2.5 | 2.5 | 2.5 |
| Sugar and other sweets | .3 | .2 | .2 | .3 | .3 | .2 | .3 | .3 | .4 |
| Fats and oils | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| Miscellaneous foods | 1.3 | 1.4 | 1.3 | 1.4 | 1.3 | 1.2 | 1.2 | 1.2 | 1.3 |
| Nonalcoholic beverages | .7 | .7 | .7 | .7 | .7 | .7 | .6 | .6 | .6 |
| Food prepared by consumer unit on out-of-town trips | .1 | .1 | .1 | .1 | .1 | .1 | .1 | .1 | .1 |
| Food away from home | 5.6 | 7.0 | 6.1 | 5.6 | 5.7 | 5.1 | 4.7 | 5.2 | 4.1 |
| Alcoholic beverages | 1.0 | 1.7 | 1.4 | .9 | 1.1 | .9 | .7 | .8 | .6 |
| Housing | 33.8 | 33.2 | 36.0 | 35.3 | 31.9 | 32.5 | 33.6 | 32.4 | 35.4 |
| Shelter | 20.0 | 21.0 | 22.5 | 21.7 | 18.9 | 18.1 | 17.9 | 16.9 | 19.4 |
| Owned dwellings | 13.5 | 5.0 | 12.9 | 15.6 | 13.9 | 13.5 | 12.0 | 12.6 | 11.2 |
| Mortgage interest and charges | 7.8 | 3.2 | 9.0 | 10.3 | 8.4 | 6.4 | 3.7 | 4.8 | 2.1 |
| Property taxes | 3.4 | 1.3 | 2.5 | 3.4 | 3.5 | 3.8 | 4.5 | 4.3 | 4.7 |
| Maintenance, repairs, insurance, other expenses | 2.3 | .5 | 1.4 | 1.9 | 2.0 | 3.3 | 3.8 | 3.5 | 4.3 |
| Rented dwellings | 5.4 | 15.3 | 9.0 | 5.1 | 3.6 | 2.9 | 4.6 | 2.9 | 7.2 |
| Other lodging | 1.2 | .7 | .6 | .9 | 1.4 | 1.7 | 1.3 | 1.4 | 1.0 |
| Utilities, fuels, and public services | 7.0 | 6.3 | 6.5 | 6.7 | 6.8 | 7.2 | 8.6 | 8.0 | 9.4 |
| Natural gas | 1.1 | .7 | .9 | 1.0 | 1.0 | 1.1 | 1.4 | 1.3 | 1.7 |
| Electricity | 2.6 | 2.5 | 2.4 | 2.5 | 2.5 | 2.7 | 3.3 | 3.1 | 3.6 |
| Fuel oil and other fuels | .3 | .1 | .2 | .3 | .3 | .3 | .5 | .4 | .6 |
| Telephone services | 2.2 | 2.6 | 2.4 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 |
| Water and other public services | .8 | .5 | .7 | .8 | .8 | .9 | 1.1 | 1.1 | 1.2 |
| Household operations | 2.0 | 1.3 | 2.4 | 2.4 | 1.4 | 1.8 | 2.1 | 1.8 | 2.5 |
| Personal services | .8 | .8 | 1.5 | 1.4 | .3 | .4 | .3 | 3.1 | .5 |
| Other household expenses | 1.1 | .6 | .9 | 1.0 | 1.0 | 1.4 | 1.8 | 1.6 | 2.0 |
| Housekeeping supplies | 1.3 | 1.0 | 1.1 | 1.3 | 1.3 | 1.5 | 1.6 | 1.6 | 1.5 |
| Laundry and cleaning supplies | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 | .3 |
| Other household products | .7 | .5 | .6 | .7 | .6 | .7 | .8 | .9 | .8 |
| Postage and stationery | .3 | .2 | .2 | .3 | .3 | .4 | .4 | .4 | .4 |
| Household furnishings and equipment | 3.5 | 3.5 | 3.5 | 3.2 | 3.6 | 4.0 | 3.5 | 4.1 | 2.7 |
| Household textiles | .3 | .2 | .3 | .2 | .3 | .4 | .5 | .6 | .3 |
| Furniture | 1.0 | 1.2 | 1.1 | .9 | 1.0 | .9 | .8 | .9 | .6 |
| Floor coverings | .1 | .1 | .1 | .1 | .1 | .2 | .1 | .1 | .1 |
| Major appliances | .5 | .4 | .4 | .5 | .5 | .6 | .6 | .6 | .5 |
| Small appliances, miscellaneous housewares | .2 | .2 | .2 | .2 | .3 | .2 | .2 | .2 | .2 |
| Miscellaneous household equipment | 1.4 | 1.4 | 1.4 | 1.3 | 1.4 | 1.7 | 1.3 | 1.6 | .9 |
| Apparel and services | 3.9 | 5.2 | 4.5 | 4.1 | 3.8 | 3.7 | 2.7 | 3.0 | 2.2 |
| Men and boys | .9 | 1.0 | 1.1 | 1.0 | .9 | .8 | .6 | .7 | .4 |
| Men, 16 and over | .7 | 1.0 | .9 | .7 | .8 | .7 | .5 | .6 | .4 |
| Boys, 2 to 15 | .2 | .1 | .3 | .3 | .2 | .1 | .1 | .1 | (¹) |
| Women and girls | 1.6 | 2.0 | 1.5 | 1.6 | 1.6 | 1.6 | 1.2 | 1.3 | 1.0 |
| Women, 16 and over | 1.3 | 1.8 | 1.2 | 1.2 | 1.4 | 1.5 | 1.1 | 1.2 | 1.0 |
| Girls, 2 to 15 | .3 | .1 | .3 | .4 | .2 | .1 | .1 | .1 | (¹) |
| Children under 2 | .2 | .5 | .4 | .2 | .1 | .1 | .1 | .1 | (¹) |
| Footwear | .6 | .9 | .8 | .7 | .6 | .6 | .4 | .4 | .4 |
| Other apparel products and services | .6 | .8 | .7 | .6 | .5 | .6 | .4 | .5 | .3 |
| Transportation | 17.6 | 20.1 | 19.0 | 17.4 | 17.6 | 17.1 | 16.1 | 18.3 | 13.0 |
| Vehicle purchases (net outlay) | 7.1 | 8.5 | 8.2 | 7.1 | 6.9 | 6.2 | 6.6 | 8.0 | 4.4 |
| Cars and trucks, new | 3.7 | 3.3 | 4.1 | 3.5 | 3.6 | 3.7 | 3.9 | 5.4 | 1.8 |
| Cars and trucks, used | 3.2 | 5.0 | 4.0 | 3.4 | 3.1 | 2.5 | 2.6 | 2.6 | 2.6 |
| Other vehicles | .1 | 3.2 | .1 | .1 | .1 | 3.1 | (⁴) | (⁴) | (⁴) |

See footnotes at end of table.

Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2006 — 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 |
|--------------------------------------------------------------------|--------------------|----------------|-------------|-------------|-------------|-------------|--------------------|-------------|--------------------|
| Gasoline and motor oil | 4.6 | 5.8 | 4.9 | 4.6 | 4.7 | 4.5 | 3.9 | 4.3 | 3.2 |
| Other vehicle expenses | 4.9 | 5.0 | 4.9 | 4.7 | 4.9 | 5.2 | 4.5 | 4.8 | 4.1 |
| Vehicle finance charges | .6 | .7 | .8 | .7 | .6 | .6 | .4 | .5 | .2 |
| Maintenance and repairs | 1.4 | 1.4 | 1.3 | 1.3 | 1.5 | 1.6 | 1.4 | 1.6 | 1.3 |
| Vehicle insurance | 1.8 | 1.9 | 1.7 | 1.7 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 |
| Vehicle rental, leases, licenses, other charges | 1.0 | .9 | 1.0 | 1.1 | .9 | 1.2 | .8 | .8 | .6 |
| Public transportation | 1.0 | .8 | .9 | 1.0 | 1.1 | 1.1 | 1.2 | 1.1 | 1.2 |
| Health care | 5.7 | 2.5 | 3.5 | 4.0 | 4.8 | 7.0 | 12.4 | 10.7 | 14.8 |
| Health insurance | 3.0 | 1.3 | 1.9 | 2.1 | 2.3 | 3.3 | 7.5 | 6.6 | 8.7 |
| Medical services | 1.4 | .7 | 1.0 | 1.1 | 1.4 | 1.9 | 1.9 | 1.6 | 2.4 |
| Drugs | 1.1 | .3 | .5 | .6 | .9 | 1.5 | 2.5 | 2.1 | 3.2 |
| Medical supplies | .2 | .2 | .1 | .2 | .3 | .3 | .5 | .4 | .6 |
| Entertainment | 4.9 | 4.8 | 4.7 | 5.2 | 4.8 | 5.2 | 4.5 | 5.0 | 3.8 |
| Fees and admissions | 1.3 | 1.0 | 1.0 | 1.5 | 1.3 | 1.2 | 1.2 | 1.4 | 1.0 |
| Audio and visual equipment and services | 1.9 | 2.4 | 2.0 | 1.8 | 1.8 | 1.8 | 1.9 | 1.9 | 1.8 |
| Pets, toys, hobbies, and playground equipment .. | .9 | .7 | .9 | .9 | .9 | .9 | .7 | .8 | .6 |
| Other entertainment supplies, equipment, and services | .9 | .7 | .8 | 1.0 | .9 | 1.3 | .7 | .9 | .4 |
| Personal care products and services | 1.2 | 1.2 | 1.1 | 1.2 | 1.2 | 1.2 | 1.4 | 1.3 | 1.5 |
| Reading | .2 | .2 | .2 | .2 | .2 | .3 | .4 | .3 | .4 |
| Education | 1.8 | 4.5 | 1.5 | 1.5 | 3.0 | 1.3 | .6 | .7 | .6 |
| Tobacco products and smoking supplies | .7 | 1.0 | .7 | .6 | .8 | .7 | .5 | .6 | .3 |
| Miscellaneous | 1.7 | 1.4 | 1.3 | 1.6 | 1.7 | 2.2 | 2.2 | 2.4 | 1.9 |
| Cash contributions | 3.9 | 2.2 | 2.2 | 3.0 | 3.7 | 4.5 | 7.4 | 5.2 | 10.6 |
| Personal insurance and pensions | 10.9 | 8.1 | 11.0 | 12.3 | 12.8 | 11.3 | 5.3 | 6.8 | 3.0 |
| Life and other personal insurance | .7 | .1 | .4 | .6 | .7 | .9 | .9 | .9 | .8 |
| Pensions and Social Security | 10.2 | 8.0 | 10.7 | 11.7 | 12.0 | 10.4 | 4.4 | 5.9 | 2.2 |
| Sources of income and personal taxes: | | | | | | | | | |
| Money income before taxes | \$60,533 | \$29,057 | \$57,208 | \$75,613 | \$77,043 | \$64,425 | \$37,982 | \$46,064 | \$29,525 |
| Wages and salaries | 79.5 | 88.2 | 92.2 | 89.2 | 87.0 | 74.5 | 30.9 | 38.1 | 19.2 |
| Self-employment income | 6.0 | 2.8 | 4.2 | 7.1 | 6.3 | 6.8 | 4.9 | 6.1 | 2.9 |
| Social Security, private and government retirement | 10.1 | .5 | .6 | 1.1 | 2.6 | 14.1 | 54.8 | 48.4 | 65.2 |
| Interest, dividends, rental income, other property income | 2.5 | 2.3 | .7 | .8 | 2.2 | 3.2 | 7.6 | 6.1 | 10.2 |
| Unemployment and workers' compensation, veterans' benefits | .3 | .3 | .3 | .3 | .4 | .3 | .4 | .2 | .6 |
| Public assistance, supplemental security income, food stamps | .6 | 1.1 | .7 | .5 | .4 | .5 | .7 | .7 | .8 |
| Regular contributions for support | .7 | 2.8 | .7 | .7 | .7 | .4 | .4 | .2 | .8 |
| Other income | .4 | 2.0 | .5 | .2 | .4 | .2 | .3 | .3 | .3 |
| Personal taxes | 4.0 | 1.8 | 2.7 | 4.2 | 4.4 | 5.5 | 3.2 | 3.8 | 2.3 |
| Federal income taxes | 2.8 | 1.1 | 1.7 | 3.0 | 3.1 | 4.0 | 2.1 | 2.7 | 1.2 |
| State and local income taxes | .9 | .6 | .8 | 1.0 | .9 | 1.0 | .4 | .5 | .3 |
| Other taxes | .3 | .1 | .2 | .3 | .3 | .4 | .7 | .7 | .7 |
| Income after taxes | 96.0 | 98.2 | 97.3 | 95.8 | 95.6 | 94.5 | 96.8 | 96.2 | 97.7 |

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.