

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total five or more 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)	11,156	424	2,721	4,401	2,465	717	428
Consumer unit characteristics:							
Income before taxes	\$81,728	\$58,183	\$58,476	\$88,817	\$100,070	\$85,180	\$68,543
Income after taxes	79,486	58,050	58,081	85,379	97,078	83,834	67,581
Age of reference person	41.1	21.5	30.4	39.5	48.4	59.1	71.9
Average number in consumer unit:							
Persons	5.6	5.8	5.6	5.6	5.6	5.9	6.0
Children under 18	2.7	2.2	3.1	3.1	2.3	1.9	1.8
Persons 65 and over1	1.1	(²)	.1	.1	.3	1.5
Earners	2.2	2.7	1.9	2.0	2.6	2.7	2.2
Vehicles	2.5	1.9	2.0	2.5	2.9	2.8	2.6
Percent distribution:							
Sex of reference person:							
Male	45	45	36	44	53	51	44
Female	55	55	64	56	47	49	56
Housing tenure:							
Homeowner	72	45	57	77	79	80	86
With mortgage	59	37	48	66	63	60	41
Without mortgage	13	8	9	11	16	20	45
Renter	28	55	43	23	21	20	14
Race of reference person:							
Black or African-American	15	15	17	12	13	27	18
White, Asian, and all other races	85	85	83	88	87	73	82
Hispanic or Latino origin of reference person:							
Hispanic or Latino	28	44	36	25	23	23	18
Not Hispanic or Latino	72	56	64	75	77	77	82
Education of reference person:							
Elementary (1-8)	9	13	8	8	10	10	21
High school (9-12)	39	62	44	34	34	41	46
College	51	25	47	57	55	48	33
Never attended and other	1	(³)	1	1	(⁴)	1	1
At least one vehicle owned or leased	92	82	91	94	94	91	89
Average annual expenditures	\$63,645	\$48,148	\$52,027	\$67,551	\$73,814	\$66,406	\$49,643
Food	9,213	6,963	7,673	9,549	10,928	10,098	6,754
Food at home	5,738	4,503	4,852	5,908	6,704	6,264	4,686
Cereals and bakery products	791	598	647	868	868	798	646
Cereals and cereal products	278	242	231	294	320	273	217
Bakery products	513	356	416	574	548	525	429
Meats, poultry, fish, and eggs	1,424	1,354	1,245	1,355	1,752	1,612	1,295
Beef	439	442	419	396	568	418	389
Pork	282	263	249	272	321	358	293
Other meats	191	132	157	202	223	210	135
Poultry	259	279	200	254	325	311	199
Fish and seafood	194	156	168	176	251	243	225
Eggs	59	81	52	55	65	72	53
Dairy products	641	407	560	693	689	658	566
Fresh milk and cream	269	195	261	291	261	237	261
Other dairy products	372	211	299	402	428	421	305
Fruits and vegetables	937	734	775	934	1,097	1,285	754
Fresh fruits	308	235	256	307	356	433	273
Fresh vegetables	288	208	226	276	357	461	241
Processed fruits	181	146	149	187	213	205	126
Processed vegetables	161	145	144	165	172	186	114

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home	\$1,945	\$1,410	\$1,626	\$2,058	\$2,299	\$1,911	\$1,425
Sugar and other sweets	189	112	145	201	249	163	136
Fats and oils	143	105	123	144	170	161	141
Miscellaneous foods	1,065	775	921	1,121	1,258	986	752
Nonalcoholic beverages	493	386	392	535	555	544	344
Food prepared by consumer unit on out-of-town trips	55	132	45	56	67	57	153
Food away from home	3,475	2,460	2,821	3,641	4,224	3,834	2,068
Alcoholic beverages	372	300	270	392	433	541	1215
Housing	20,867	16,131	18,288	22,871	22,324	19,596	14,947
Shelter	12,048	9,378	10,912	13,223	12,864	10,732	7,348
Owned dwellings	8,799	4,449	6,244	10,399	10,102	8,538	5,832
Mortgage interest and charges	5,727	3,138	4,460	6,807	6,315	4,790	3,430
Property taxes	1,936	1,075	1,157	2,175	2,551	2,111	1,439
Maintenance, repairs, insurance, other expenses	1,136	236	626	1,417	1,236	1,637	963
Rented dwellings	2,749	4,708	4,457	2,323	1,865	1,679	1,226
Other lodging	500	1222	211	501	897	515	1290
Utilities, fuels, and public services	4,456	4,073	3,770	4,502	4,990	4,949	4,828
Natural gas	677	708	521	702	781	749	654
Electricity	1,648	1,420	1,462	1,641	1,786	1,873	1,953
Fuel oil and other fuels	153	182	99	161	211	97	1243
Telephone services	1,435	1,424	1,226	1,430	1,631	1,640	1,367
Water and other public services	543	439	462	568	581	590	611
Household operations	1,231	579	1,205	1,583	893	1,025	699
Personal services	739	1383	842	1,030	318	492	1293
Other household expenses	491	196	363	554	575	533	406
Housekeeping supplies	895	426	690	1,045	989	883	578
Laundry and cleaning supplies	225	117	219	232	244	239	198
Other household products	501	245	355	622	543	400	306
Postage and stationery	169	63	116	191	202	244	174
Household furnishings and equipment	2,236	1,675	1,711	2,518	2,587	2,007	1,495
Household textiles	163	175	162	153	207	117	53
Furniture	658	469	529	740	705	743	396
Floor coverings	79	147	63	43	186	133	156
Major appliances	311	295	255	340	318	329	309
Small appliances, miscellaneous housewares	163	173	139	151	241	106	97
Miscellaneous household equipment	863	516	564	1,091	930	679	584
Apparel and services	2,955	3,138	2,703	3,026	3,448	2,399	1,587
Men and boys	733	674	638	794	865	488	352
Men, 16 and over	434	551	337	441	557	374	168
Boys, 2 to 15	299	123	301	353	308	114	184
Women and girls	1,102	1,380	861	1,070	1,459	1,008	824
Women, 16 and over	736	1,196	493	627	1,119	776	765
Girls, 2 to 15	366	184	367	443	340	232	59
Children under 2	228	308	357	188	178	164	79
Footwear	536	528	561	545	559	433	1266
Other apparel products and services	356	248	286	430	386	306	67
Transportation	11,595	10,810	10,026	11,827	13,153	12,464	9,523
Vehicle purchases (net outlay)	4,932	5,902	4,425	4,916	5,315	5,598	4,028
Cars and trucks, new	2,518	1,779	2,080	2,614	2,927	3,093	1,721
Cars and trucks, used	2,328	4,123	2,211	2,213	2,353	2,337	2,307
Other vehicles	86	(3)	1134	188	136	168	(3)
Gasoline and motor oil	3,107	2,471	2,824	3,106	3,554	3,158	2,887

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses	\$3,042	\$2,088	\$2,494	\$3,241	\$3,566	\$3,004	\$2,447
Vehicle finance charges	442	335	466	464	408	459	323
Maintenance and repairs	826	458	621	909	968	798	850
Vehicle insurance	1,184	905	962	1,180	1,465	1,313	1,079
Vehicle rental, leases, licenses, and other charges	591	390	445	688	725	434	195
Public transportation	514	349	282	564	718	703	161
Healthcare	2,617	1,096	1,644	2,631	3,045	4,925	3,822
Health insurance	1,273	543	865	1,319	1,428	1,764	2,399
Medical services	844	309	475	825	1,003	2,272	610
Drugs	395	182	239	379	469	720	758
Medical supplies	106	162	65	109	145	169	156
Entertainment	3,163	1,812	2,495	3,634	3,610	2,999	1,576
Fees and admissions	840	201	466	1,078	1,099	631	269
Audio and visual equipment and services	1,113	994	890	1,137	1,411	985	878
Pets, toys, hobbies, and playground equipment	503	263	500	509	539	617	359
Other entertainment supplies, equipment, and services	707	355	640	910	561	766	70
Personal care products and services	685	604	547	714	813	616	784
Reading	107	49	75	113	139	116	106
Education	1,581	608	576	1,484	3,056	1,766	1,132
Tobacco products and smoking supplies	376	405	351	317	432	594	439
Miscellaneous	919	170	533	1,012	1,312	1,079	747
Cash contributions	1,982	1,361	1,708	2,104	2,302	1,849	1,447
Personal insurance and pensions	7,213	4,699	5,138	7,877	8,820	7,364	6,563
Life and other personal insurance	526	177	325	535	473	629	2,276
Pensions and Social Security	6,688	4,623	4,813	7,342	8,347	6,735	4,287
Sources of income and personal taxes:							
Money income before taxes	81,728	58,183	58,476	88,817	100,070	85,180	68,543
Wages and salaries	70,479	53,337	53,345	77,268	85,273	67,618	46,196
Self-employment income	6,294	12,527	2,739	7,052	10,427	6,607	1495
Social Security, private and government retirement	2,124	1330	513	1,133	1,772	7,216	17,814
Interest, dividends, rental income, other property income	1,159	18	201	1,789	1,008	1,457	2,271
Unemployment and workers' compensation, veterans' benefits	228	142	161	221	313	1359	1101
Public assistance, supplemental security income, food stamps	825	1,572	1,052	638	536	1,370	1,305
Regular contributions for support	459	151	333	585	487	1385	1226
Other income	161	115	132	132	254	1167	1135
Personal taxes	2,242	133	395	3,439	2,992	1,346	962
Federal income taxes	1,457	-84	-35	2,429	1,973	788	620
State and local income taxes	600	189	346	836	678	368	145
Other taxes	185	128	84	174	341	189	198
Income after taxes	79,486	58,050	58,081	85,379	97,078	83,834	67,581

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Addenda:							
Net change in total assets and liabilities	- \$20,159	- \$4,235	- \$7,540	- \$24,044	- \$26,245	- \$36,425	- \$13,871
Net change in total assets	16,477	19,539	23,112	19,255	9,747	4,000	2,392
Net change in total liabilities	36,636	23,774	30,652	43,300	35,992	40,425	16,264
Other financial information:							
Other money receipts	217	13	74	159	564	162	125
Mortgage principal paid on owned property	-2,947	-1,069	-1,802	-3,240	-4,006	-2,702	-3,370
Estimated market value of owned home	210,687	122,551	127,154	231,714	278,173	235,580	182,359
Estimated monthly rental value of owned home	1,003	594	675	1,129	1,183	1,099	995
Gifts of goods and services	855	367	1,456	599	853	685	523
Food	61	13	43	66	90	123	99
Alcoholic beverages	17	(3)	8	27	17	11	(4)
Housing	351	192	1,053	108	166	171	126
Housekeeping supplies	19	13	18	16	29	129	14
Household textiles	9	112	16	8	117	16	11
Appliances and miscellaneous housewares	10	11	19	9	15	120	12
Major appliances	2	11	12	12	15	12	(3)
Small appliances and miscellaneous housewares	8	(3)	17	7	110	119	12
Miscellaneous household equipment	34	16	29	32	53	132	116
Other housing	278	171	991	43	52	184	14
Apparel and services	182	190	166	179	204	185	178
Males, 2 and over	37	156	30	42	27	54	122
Females, 2 and over	59	127	34	60	86	145	135
Children under 2	61	164	84	55	47	66	121
Other apparel products and services	26	143	118	22	44	120	(4)
Jewelry and watches	8	12	16	11	7	13	(4)
All other apparel products and services	18	141	112	111	137	117	(3)
Transportation	52	112	81	55	38	20	119
Health care	13	(3)	129	16	14	18	145
Entertainment	51	112	41	45	90	139	132
Toys, games, arts and crafts, and tricycles	13	15	12	10	18	114	112
Other entertainment	39	18	29	34	72	125	120
Personal care products and services	11	(3)	13	13	5	(3)	166
Reading	(4)	(3)	(4)	(4)	11	(4)	(4)
Education	73	111	15	58	164	1165	128
All other gifts	43	136	16	41	73	72	29

¹ Data are likely to have large sampling errors.

² Value less than 0.05.

³ No data reported.

⁴ Value less than or equal to 0.5.
n.a. Not applicable.