

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	17,608	101,235	64,998	53,845	76,883	41,959	95,836	23,007
Consumer unit characteristics:									
Income before taxes	\$60,533	\$40,284	\$64,055	\$64,056	\$56,281	\$66,322	\$49,926	\$65,947	\$37,982
Income after taxes	58,101	39,329	61,366	61,742	53,706	63,801	47,657	63,226	36,753
Age of reference person	48.7	24.5	52.9	35.7	64.4	38.2	67.9	42.4	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)	.3	(¹)	.6	(¹)	.8	(¹)	1.4
Earners	1.3	1.4	1.3	1.6	1.0	1.6	.8	1.5	.5
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	46	47	46	47	45	47	44	47	42
Female	54	53	54	53	55	53	56	53	58
Housing tenure:									
Homeowner	67	31	74	57	79	60	80	64	80
With mortgage	43	24	46	48	37	49	32	49	20
Without mortgage	24	7	27	9	43	11	49	16	60
Renter	33	69	26	43	21	40	20	36	20
Race of reference person:									
Black or African-American	12	13	12	13	10	13	10	13	8
White, Asian, and all other races	88	87	88	87	90	87	90	87	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	18	10	15	7	14	6	13	6
Not Hispanic or Latino	89	82	90	85	93	86	94	87	94
Education of reference person:									
Elementary (1-8)	5	3	5	3	7	3	8	4	11
High school (9-12)	36	35	36	33	39	33	41	34	45
College	59	62	58	63	54	63	51	63	43
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	1	(²)	1
At least one vehicle owned or leased	88	79	89	88	87	88	86	89	83
Average annual expenditures	\$48,398	\$36,147	\$50,533	\$50,761	\$45,529	\$51,812	\$42,161	\$51,609	\$35,058
Food	6,111	4,692	6,361	6,564	5,553	6,649	5,136	6,546	4,319
Food at home	3,417	2,344	3,606	3,564	3,236	3,621	3,047	3,601	2,659
Cereals and bakery products	446	297	473	463	426	468	408	465	370
Cereals and cereal products	143	112	148	158	123	157	117	153	102
Bakery products	304	184	325	305	302	311	291	312	268
Meats, poultry, fish, and eggs	797	521	846	837	748	853	696	842	611
Beef	236	165	249	250	220	257	198	251	176
Pork	157	100	167	162	151	166	141	165	127
Other meats	105	65	112	111	97	114	89	111	80
Poultry	141	100	148	155	123	154	115	151	96
Fish and seafood	122	66	132	121	123	124	118	127	101
Eggs	37	25	39	38	35	38	35	38	30
Dairy products	368	267	386	388	345	391	328	387	293
Fresh milk and cream	140	106	146	153	124	151	120	147	113
Other dairy products	228	161	240	235	220	239	208	240	181
Fruits and vegetables	592	391	628	589	597	603	574	613	507
Fresh fruits	195	120	209	188	204	194	198	201	172
Fresh vegetables	193	124	206	189	198	196	187	201	162
Processed fruits	109	83	114	114	103	114	100	113	94
Processed vegetables	95	65	100	97	91	98	89	98	79

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	\$1,212	\$868	\$1,273	\$1,287	\$1,120	\$1,307	\$1,041	\$1,293	\$878
Sugar and other sweets	125	77	133	123	127	127	119	126	118
Fats and oils	86	53	92	85	86	86	85	89	73
Miscellaneous foods	627	478	653	685	555	687	516	674	430
Nonalcoholic beverages	332	236	349	354	306	364	276	359	222
Food prepared by consumer unit on out-of-town trips	43	24	46	40	46	42	44	45	35
Food away from home	2,694	2,348	2,755	3,000	2,317	3,028	2,090	2,945	1,659
Alcoholic beverages	497	624	475	568	409	573	359	554	263
Housing	16,366	12,772	16,992	17,575	14,906	17,696	13,929	17,465	11,787
Shelter	9,673	8,198	9,930	10,817	8,292	10,806	7,599	10,488	6,281
Owned dwellings	6,516	3,220	7,090	6,993	5,940	7,120	5,409	7,070	4,210
Mortgage interest and charges	3,753	2,153	4,031	4,631	2,693	4,604	2,192	4,341	1,303
Property taxes	1,649	659	1,821	1,518	1,806	1,605	1,729	1,667	1,573
Maintenance, repairs, insurance, other expenses	1,115	408	1,238	845	1,441	911	1,488	1,062	1,334
Rented dwellings	2,590	4,748	2,214	3,373	1,644	3,155	1,553	2,820	1,630
Other lodging	567	229	626	451	708	530	636	598	441
Utilities, fuels, and public services	3,397	2,322	3,584	3,377	3,422	3,454	3,293	3,490	3,008
Natural gas	509	272	550	477	547	496	532	509	507
Electricity	1,266	863	1,336	1,248	1,287	1,276	1,248	1,293	1,154
Fuel oil and other fuels	138	51	153	111	170	119	172	129	176
Telephone services	1,087	911	1,118	1,162	996	1,175	926	1,163	770
Water and other public services	397	226	427	378	421	388	415	397	400
Household operations	948	619	1,005	1,062	809	1,019	817	1,002	720
Personal services	393	363	398	591	153	521	157	462	105
Other household expenses	555	256	607	471	656	498	660	541	615
Housekeeping supplies	640	372	687	623	660	641	638	660	554
Laundry and cleaning supplies	151	107	159	162	139	160	136	161	112
Other household products	330	184	356	326	334	332	325	340	290
Postage and stationery	159	81	172	136	187	149	176	160	153
Household furnishings and equipment	1,708	1,261	1,786	1,696	1,723	1,777	1,582	1,824	1,224
Household textiles	154	102	163	137	174	138	183	152	163
Furniture	463	391	476	502	417	520	359	509	274
Floor coverings	48	26	51	39	57	40	62	48	47
Major appliances	241	128	261	220	267	238	247	249	208
Small appliances, miscellaneous housewares	109	91	112	104	115	117	93	116	79
Miscellaneous household equipment	693	523	723	694	693	724	638	751	454
Apparel and services	1,874	1,767	1,893	2,167	1,515	2,155	1,364	2,102	930
Men and boys	444	400	451	536	330	526	294	501	207
Men, 16 and over	353	342	354	402	292	403	262	393	187
Boys, 2 to 15	91	58	97	134	38	123	32	108	21
Women and girls	751	625	773	828	657	832	605	832	416
Women, 16 and over	629	553	642	653	598	666	561	687	386
Girls, 2 to 15	122	72	131	175	59	165	44	145	30
Children under 2	96	164	84	135	48	126	41	114	20
Footwear	304	292	306	363	231	360	203	345	133
Other apparel products and services	280	285	279	305	249	312	221	310	154
Transportation	8,508	7,098	8,753	9,220	7,649	9,319	7,021	9,192	5,658
Vehicle purchases (net outlay)	3,421	2,958	3,501	3,807	2,954	3,819	2,691	3,690	2,301
Cars and trucks, new	1,798	1,224	1,898	1,856	1,728	1,905	1,602	1,897	1,384
Cars and trucks, used	1,568	1,666	1,551	1,873	1,201	1,837	1,077	1,725	917
Other vehicles	54	68	52	78	26	77	³ 13	67	(⁴)
Gasoline and motor oil	2,227	1,975	2,271	2,451	1,957	2,472	1,779	2,436	1,359

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	\$2,355	\$1,839	\$2,445	\$2,475	\$2,211	\$2,516	\$2,060	\$2,540	\$1,584
Vehicle finance charges	298	288	299	357	226	350	203	340	123
Maintenance and repairs	688	506	720	688	689	715	640	732	508
Vehicle insurance	886	678	923	908	861	932	803	934	689
Vehicle rental, leases, licenses, and other charges	482	367	502	521	435	519	415	535	264
Public transportation	505	327	536	487	526	512	491	526	414
Healthcare	2,766	1,092	3,058	1,960	3,740	2,103	3,981	2,390	4,331
Health insurance	1,465	571	1,621	1,022	1,999	1,068	2,192	1,189	2,617
Medical services	670	312	733	553	813	597	806	672	663
Drugs	514	153	576	302	769	341	829	424	887
Medical supplies	117	56	128	83	159	97	155	106	164
Entertainment	2,376	1,669	2,499	2,484	2,244	2,541	2,073	2,566	1,584
Fees and admissions	606	337	653	645	559	658	510	648	432
Audio and visual equipment and services	906	797	925	970	829	980	771	965	660
Pets, toys, hobbies, and playground equipment	412	281	435	432	389	443	357	450	255
Other entertainment supplies, equipment, and services	451	254	485	437	467	460	435	502	237
Personal care products and services	585	429	612	608	556	618	525	611	475
Reading	117	59	127	97	142	104	141	112	136
Education	888	992	870	1,052	689	1,144	419	1,048	219
Tobacco products and smoking supplies	327	299	332	352	296	363	261	364	171
Miscellaneous	846	472	911	761	948	807	917	866	762
Cash contributions	1,869	797	2,055	1,408	2,425	1,558	2,438	1,698	2,579
Personal insurance and pensions	5,270	3,386	5,597	5,943	4,456	6,182	3,597	6,092	1,844
Life and other personal insurance	322	75	365	269	386	295	371	328	299
Pensions and Social Security	4,948	3,310	5,232	5,674	4,070	5,887	3,226	5,764	1,545
Sources of income and personal taxes:									
Money income before taxes	60,533	40,284	64,055	64,056	56,281	66,322	49,926	65,947	37,982
Wages and salaries	48,119	36,919	50,067	57,555	36,729	59,029	28,130	56,852	11,742
Self-employment income	3,607	1,263	4,015	3,659	3,545	3,945	2,989	4,027	1,860
Social Security, private and government retirement	6,139	206	7,171	744	12,652	1,024	15,512	2,618	20,804
Interest, dividends, rental income, other property income	1,486	435	1,669	710	2,424	927	2,511	1,147	2,899
Unemployment and workers' compensation, veterans' benefits	207	132	220	210	203	223	177	223	139
Public assistance, supplemental security income, food stamps	340	331	342	375	298	361	302	356	273
Regular contributions for support	409	545	386	543	247	523	200	468	165
Other income	225	452	185	259	183	290	106	255	99
Personal taxes	2,432	954	2,689	2,314	2,575	2,522	2,269	2,721	1,230
Federal income taxes	1,711	616	1,902	1,596	1,850	1,763	1,617	1,929	804
State and local income taxes	519	291	559	561	468	594	383	606	157
Other taxes	202	48	229	157	256	165	269	186	269
Income after taxes	58,101	39,329	61,366	61,742	53,706	63,801	47,657	63,226	36,753

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	- \$7,053	- \$4,154	- \$7,558	- \$9,508	- \$4,090	- \$9,004	- \$3,479	- \$8,503	- \$1,016
Net change in total assets	11,120	14,069	10,607	14,955	6,490	14,233	5,415	12,811	4,077
Net change in total liabilities	18,173	18,223	18,164	24,463	10,580	23,237	8,894	21,313	5,092
Other financial information:									
Other money receipts	613	222	681	327	958	393	1,016	504	1,065
Mortgage principal paid on owned property	-2,080	-714	-2,317	-2,181	-1,958	-2,282	-1,709	-2,299	-1,167
Estimated market value of owned home	183,212	68,507	203,162	156,232	215,779	165,801	215,113	179,914	196,946
Estimated monthly rental value of owned home	873	350	964	773	994	811	985	857	939
Gifts of goods and services	1,154	849	1,207	920	1,437	1,108	1,238	1,190	1,004
Food	117	37	131	75	168	109	131	124	89
Alcoholic beverages	17	46	13	21	13	20	13	19	12
Housing	264	386	243	237	296	269	255	282	190
Housekeeping supplies	28	17	30	24	33	25	33	27	31
Household textiles	11	4	13	7	16	10	14	12	10
Appliances and miscellaneous housewares	25	14	27	20	32	22	31	27	20
Major appliances	10	3	11	6	14	7	14	10	7
Small appliances and miscellaneous housewares	16	11	17	14	18	15	17	16	12
Miscellaneous household equipment	49	28	53	40	61	46	55	51	44
Other housing	150	325	120	147	154	166	121	166	84
Apparel and services	247	210	253	234	262	249	242	265	172
Males, 2 and over	60	49	61	54	67	56	66	60	57
Females, 2 and over	83	42	91	65	106	79	92	88	65
Children under 2	52	57	51	58	44	60	38	60	19
Other apparel products and services	52	62	50	58	45	55	46	57	32
Jewelry and watches	26	39	24	32	18	30	18	30	9
All other apparel products and services	26	23	26	25	27	25	28	27	23
Transportation	70	28	78	41	106	53	101	61	110
Health care	41	³ 11	46	18	68	24	71	29	89
Entertainment	76	65	78	66	89	69	90	77	71
Toys, games, arts and crafts, and tricycles	24	11	26	17	32	20	31	24	22
Other entertainment	52	54	52	48	57	48	60	53	49
Personal care products and services	16	13	17	17	16	18	14	18	9
Reading	1	(²)	1	(²)	2	1	2	1	2
Education	210	11	245	148	284	225	183	231	122
All other gifts	94	42	103	63	132	72	136	84	139

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.