

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 18 | .9 | .8 | 1.4 | 1.6 | .8 | .2 | .1 | .1 | .1 |
| Persons 65 and over | .3 | (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.