

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	84,026	4,093	15,543	19,448	19,345	13,194	12,403	7,542	4,861
Consumer unit characteristics:									
Income before taxes	\$74,512	\$45,533	\$63,100	\$82,804	\$89,984	\$81,938	\$53,344	\$59,159	\$44,322
Income after taxes	71,833	44,918	61,675	79,851	86,215	78,042	51,838	57,273	43,405
Age of reference person	47.2	21.8	29.8	39.6	49.3	59.2	73.4	68.9	80.3
Average number in consumer unit:									
Persons	3.1	3.0	3.4	3.7	3.2	2.5	2.3	2.4	2.2
Children under 189	.8	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and over3	(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	.4
Vehicles	2.3	1.6	1.9	2.3	2.6	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	47	41	44	43	47	50	56	57	55
Female	53	59	56	57	53	50	44	43	45
Housing tenure:									
Homeowner	74	29	54	72	81	87	90	91	88
With mortgage	51	20	47	64	64	51	27	33	17
Without mortgage	23	8	7	9	17	37	63	57	71
Renter	26	71	46	28	19	13	10	9	12
Race of reference person:									
Black or African-American	12	15	14	14	12	11	9	9	7
White, Asian, and all other races	88	85	86	86	88	89	91	91	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	14	22	20	16	12	8	6	7	6
Not Hispanic or Latino	86	78	80	84	88	92	94	93	94
Education of reference person:									
Elementary (1-8)	5	5	4	4	4	4	10	8	14
High school (9-12)	36	50	34	33	34	34	44	44	44
College	59	45	62	63	62	62	46	48	42
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	1	(²)	1
At least one vehicle owned or leased	93	84	91	94	94	96	93	95	91
Average annual expenditures	\$57,595	\$38,010	\$52,100	\$63,022	\$65,545	\$61,429	\$46,242	\$51,092	\$38,779
Food	7,293	5,187	6,647	8,109	8,279	7,376	6,012	6,534	5,222
Food at home	4,129	2,946	3,625	4,609	4,607	4,144	3,721	4,004	3,295
Cereals and bakery products	544	348	474	624	593	540	515	542	473
Cereals and cereal products	173	125	166	206	187	156	146	157	129
Bakery products	371	224	308	419	405	384	369	385	344
Meats, poultry, fish, and eggs	955	678	822	1,081	1,080	945	855	934	735
Beef	277	211	249	310	317	261	241	257	218
Pork	188	129	157	208	211	185	185	207	150
Other meats	126	94	102	145	148	122	110	116	101
Poultry	172	124	157	203	193	165	132	146	111
Fish and seafood	146	85	114	162	162	160	142	161	114
Eggs	47	36	42	52	49	50	45	48	41
Dairy products	454	308	412	512	492	448	417	435	389
Fresh milk and cream	177	134	175	207	183	160	157	158	155
Other dairy products	277	174	237	305	309	288	260	277	234
Fruits and vegetables	712	466	606	754	787	766	704	742	646
Fresh fruits	236	150	187	249	263	264	236	241	229
Fresh vegetables	230	142	194	239	260	253	226	250	188
Processed fruits	132	94	124	143	139	127	131	134	128
Processed vegetables	115	81	100	123	126	121	111	118	100

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, 2006-2007 — 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	\$1,464	\$1,146	\$1,311	\$1,638	\$1,655	\$1,445	\$1,231	\$1,349	\$1,053
Sugar and other sweets	147	83	111	166	174	142	152	162	138
Fats and oils	106	70	86	111	118	116	111	115	104
Miscellaneous foods	763	654	732	877	834	715	604	662	517
Nonalcoholic beverages	397	317	348	433	471	400	314	347	263
Food prepared by consumer unit on out-of-town trips	51	21	35	50	58	72	51	64	31
Food away from home	3,163	2,241	3,023	3,500	3,672	3,232	2,291	2,530	1,927
Alcoholic beverages	497	428	499	462	595	553	365	409	298
Housing	18,998	12,583	18,602	22,077	20,652	19,025	14,226	15,402	12,411
Shelter	10,968	7,647	11,148	13,162	12,158	10,381	7,165	7,785	6,204
Owned dwellings	7,884	2,359	6,888	9,910	9,359	7,934	5,426	6,126	4,340
Mortgage interest and charges	4,653	1,607	4,874	6,632	5,549	3,816	1,773	2,327	913
Property taxes	1,960	525	1,277	2,115	2,386	2,362	1,953	2,043	1,814
Maintenance, repairs, insurance, other expenses	1,271	226	736	1,163	1,424	1,757	1,699	1,755	1,613
Rented dwellings	2,327	5,108	3,965	2,618	1,780	1,197	957	800	1,201
Other lodging	756	180	296	634	1,019	1,249	782	859	663
Utilities, fuels, and public services	3,968	2,695	3,419	4,216	4,419	4,238	3,699	3,879	3,420
Natural gas	559	264	453	591	608	627	588	596	575
Electricity	1,494	1,058	1,270	1,578	1,649	1,607	1,425	1,503	1,306
Fuel oil and other fuels	163	50	89	158	195	189	225	210	247
Telephone services	1,269	1,069	1,210	1,372	1,449	1,281	952	1,051	800
Water and other public services	484	255	398	517	517	534	509	520	492
Household operations	1,180	600	1,398	1,607	958	1,058	907	869	967
Personal services	546	384	963	993	243	262	154	104	232
Other household expenses	634	217	435	614	715	795	753	765	735
Housekeeping supplies	770	389	612	788	843	992	736	814	618
Laundry and cleaning supplies	178	115	166	206	186	180	155	170	132
Other household products	412	203	315	425	426	582	392	442	317
Postage and stationery	180	71	132	157	231	229	189	202	169
Household furnishings and equipment	2,112	1,253	2,024	2,304	2,274	2,357	1,718	2,055	1,202
Household textiles	167	96	127	170	168	203	194	236	131
Furniture	547	466	598	636	558	546	358	433	242
Floor coverings	56	17	51	51	60	72	58	69	42
Major appliances	278	168	230	284	312	318	269	307	209
Small appliances, miscellaneous housewares	125	69	122	126	153	121	107	118	90
Miscellaneous household equipment	940	437	897	1,037	1,024	1,097	732	893	489
Apparel and services	2,263	2,037	2,364	2,565	2,499	2,251	1,397	1,615	1,067
Men and boys	525	372	551	620	597	502	310	346	255
Men, 16 and over	407	324	396	413	483	450	278	301	243
Boys, 2 to 15	118	47	155	207	115	51	32	46	12
Women and girls	918	735	832	999	1,090	962	655	776	473
Women, 16 and over	746	682	630	683	926	875	604	701	458
Girls, 2 to 15	171	54	203	315	164	87	51	75	15
Children under 2	125	239	246	147	76	71	28	36	16
Footwear	383	360	423	438	418	383	200	221	169
Other apparel products and services	313	331	312	361	318	333	203	235	154
Transportation	10,505	8,107	10,186	11,160	11,811	11,085	8,063	9,730	5,489
Vehicle purchases (net outlay)	4,098	3,422	4,527	4,496	4,195	4,031	3,079	3,907	1,794
Cars and trucks, new	2,065	1,406	1,996	2,085	2,207	2,264	1,901	2,611	801
Cars and trucks, used	1,932	1,947	2,413	2,292	1,842	1,698	1,150	1,251	993
Other vehicles	101	69	118	118	147	69	427	445	(³)
Gasoline and motor oil	2,760	2,355	2,647	2,993	3,144	2,849	1,972	2,259	1,527

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, 2006-2007 — 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	\$3,051	\$2,007	\$2,602	\$3,102	\$3,751	\$3,411	\$2,450	\$2,917	\$1,737
Vehicle finance charges	378	330	451	429	390	393	192	259	89
Maintenance and repairs	826	542	643	828	1,008	969	712	825	537
Vehicle insurance	1,275	793	973	1,181	1,752	1,346	1,188	1,430	824
Vehicle rental, leases, licenses, and other charges	571	342	537	664	602	703	358	403	288
Public transportation	596	322	408	569	720	794	562	648	431
Healthcare	3,232	1,148	1,938	2,539	3,143	4,174	5,774	5,767	5,784
Health insurance	1,731	605	1,039	1,365	1,538	2,071	3,480	3,445	3,533
Medical services	807	351	580	717	880	1,071	986	1,042	900
Drugs	557	135	249	355	560	852	1,087	1,070	1,114
Medical supplies	138	56	69	101	165	181	221	210	238
Entertainment	3,128	1,800	2,713	3,740	3,486	3,173	2,543	3,071	1,731
Fees and admissions	770	298	531	1,021	917	755	620	704	490
Audio and visual equipment and services	1,080	921	1,061	1,210	1,176	1,039	846	951	685
Pets, toys, hobbies, and playground equipment	682	339	615	783	810	755	457	537	337
Other entertainment supplies, equipment, and services	597	241	506	727	583	623	620	880	219
Personal care products and services	679	408	581	725	784	705	640	688	568
Reading	127	48	76	115	145	166	166	171	159
Education	1,072	786	625	965	2,105	1,024	335	323	353
Tobacco products and smoking supplies	367	436	346	379	438	383	223	269	152
Miscellaneous	923	548	616	956	1,052	1,248	839	923	711
Cash contributions	2,027	893	1,183	1,626	2,183	3,005	2,807	2,523	3,246
Personal insurance and pensions	6,483	3,601	5,724	7,604	8,371	7,263	2,852	3,667	1,587
Life and other personal insurance	389	71	199	369	486	577	414	490	295
Pensions and Social Security	6,093	3,530	5,525	7,235	7,885	6,685	2,438	3,177	1,292
Sources of income and personal taxes:									
Money income before taxes	74,512	45,533	63,100	82,804	89,984	81,938	53,344	59,159	44,322
Wages and salaries	60,755	40,966	58,113	74,740	78,378	62,680	19,137	24,388	10,990
Self-employment income	4,466	1,800	2,853	4,918	6,077	5,527	3,016	3,959	1,552
Social Security, private and government retirement	6,298	244	380	966	2,337	10,048	26,265	26,399	26,058
Interest, dividends, rental income, other property income	1,716	1,058	445	709	1,643	2,702	4,167	3,778	4,770
Unemployment and workers' compensation, veterans' benefits	248	142	206	224	309	265	259	109	491
Public assistance, supplemental security income, food stamps	373	534	423	444	323	306	299	323	263
Regular contributions for support	465	493	437	647	630	313	114	98	139
Other income	190	297	244	157	287	98	87	105	459
Personal taxes	2,679	615	1,425	2,953	3,769	3,897	1,506	1,886	916
Federal income taxes	1,867	340	869	2,061	2,665	2,882	994	1,317	493
State and local income taxes	579	240	440	686	829	699	179	207	135
Other taxes	233	35	115	207	274	316	333	362	289
Income after taxes	71,833	44,918	61,675	79,851	86,215	78,042	51,838	57,273	43,405

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, 2006-2007 — 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	- \$5,429	- \$1,898	- \$4,359	- \$12,358	- \$5,348	- \$4,009	\$1,295	\$948	\$1,834
Net change in total assets	13,352	12,265	23,859	15,771	10,594	9,270	5,395	7,208	2,580
Net change in total liabilities	18,780	14,162	28,217	28,129	15,942	13,279	4,099	6,261	746
Other financial information:									
Other money receipts	725	110	289	380	941	1,427	930	1,320	325
Mortgage principal paid on owned property	-2,657	-486	-1,724	-3,233	-3,854	-3,064	-1,338	-1,719	-748
Estimated market value of owned home	213,110	58,336	133,638	210,925	246,400	271,557	253,107	264,223	235,862
Estimated monthly rental value of owned home	1,018	326	697	1,080	1,154	1,210	1,138	1,172	1,087
Gifts of goods and services	1,330	470	824	804	2,050	2,022	1,228	1,460	877
Food	124	50	48	58	202	237	105	140	53
Alcoholic beverages	13	16	11	13	14	16	10	15	43
Housing	284	89	304	172	418	368	208	242	156
Housekeeping supplies	32	13	27	24	42	39	34	37	29
Household textiles	15	45	8	11	16	31	11	11	11
Appliances and miscellaneous housewares	24	5	18	14	32	41	21	22	20
Major appliances	9	1	4	3	13	20	7	7	46
Small appliances and miscellaneous housewares	15	44	15	10	19	21	15	14	15
Miscellaneous household equipment	63	13	42	57	109	59	55	73	28
Other housing	151	52	209	67	219	198	87	99	68
Apparel and services	272	184	222	220	317	398	249	310	156
Males, 2 and over	62	41	49	48	64	103	64	86	31
Females, 2 and over	104	38	62	66	151	158	112	141	67
Children under 2	60	65	74	67	59	64	27	34	16
Other apparel products and services	46	40	37	39	43	73	46	49	43
Jewelry and watches	16	413	13	17	15	22	14	14	415
All other apparel products and services	30	427	24	23	28	50	32	35	428
Transportation	94	27	31	58	107	174	148	185	92
Health care	20	41	8	19	33	24	17	21	411
Entertainment	113	67	106	103	110	147	123	172	49
Toys, games, arts and crafts, and tricycles	44	419	39	43	42	55	53	78	416
Other entertainment	69	48	67	60	67	92	69	93	33
Personal care products and services	20	8	17	19	25	24	17	25	5
Reading	1	(2)	(2)	1	1	1	2	2	2
Education	297	411	8	89	732	487	202	153	278
All other gifts	91	18	68	53	92	146	147	194	73

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.