

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total four 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)	16,145	771	3,866	6,100	4,023	911	473
Consumer unit characteristics:							
Income before taxes	\$80,640	\$46,191	\$60,429	\$86,352	\$97,331	\$88,212	\$71,812
Income after taxes	77,922	46,419	59,768	82,842	93,337	84,789	69,923
Age of reference person	40.8	22.0	30.3	39.6	48.5	58.4	72.8
Average number in consumer unit:							
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	1.5	2.0	1.9	1.3	.8	.7
Persons 65 and over1	(¹)	(¹)	(¹)	(¹)	.1	1.5
Earners	2.0	2.0	1.6	1.9	2.3	2.5	1.7
Vehicles	2.5	1.8	2.1	2.4	3.0	2.8	2.4
Percent distribution:							
Sex of reference person:							
Male	45	41	39	45	50	57	45
Female	55	59	61	55	50	43	55
Housing tenure:							
Homeowner	75	38	62	79	86	81	86
With mortgage	64	24	55	72	72	58	43
Without mortgage	11	14	7	8	14	24	44
Renter	25	62	38	21	14	19	14
Race of reference person:							
Black or African-American	12	12	13	11	12	17	16
White, Asian, and all other races	88	88	87	89	88	83	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino	16	33	21	14	13	16	11
Not Hispanic or Latino	84	67	79	86	87	84	89
Education of reference person:							
Elementary (1-8)	4	7	3	3	4	2	21
High school (9-12)	35	60	40	31	31	40	41
College	61	33	57	67	65	57	37
Never attended and other	(²)	(³)	(²)	(³)	(²)	(²)	1
At least one vehicle owned or leased	95	89	93	96	96	94	94
Average annual expenditures	\$63,101	\$41,119	\$51,171	\$67,262	\$72,978	\$67,468	\$52,511
Food	8,583	6,009	6,842	9,065	10,059	9,085	8,471
Food at home	4,840	3,389	3,885	5,031	5,596	5,350	5,889
Cereals and bakery products	660	410	529	692	774	687	843
Cereals and cereal products	223	173	181	229	253	264	264
Bakery products	437	237	347	462	521	423	579
Meats, poultry, fish, and eggs	1,130	870	898	1,148	1,288	1,408	1,495
Beef	333	254	263	341	381	409	412
Pork	223	182	169	226	246	316	338
Other meats	154	144	123	155	180	170	178
Poultry	210	132	190	209	239	209	302
Fish and seafood	161	120	115	163	191	247	193
Eggs	49	39	37	54	52	58	73
Dairy products	547	361	441	578	631	573	624
Fresh milk and cream	216	165	185	228	230	233	265
Other dairy products	331	197	256	350	401	340	359
Fruits and vegetables	799	527	633	828	939	924	905
Fresh fruits	259	170	189	277	313	304	233
Fresh vegetables	258	175	197	251	330	319	303
Processed fruits	152	92	130	167	160	145	200
Processed vegetables	130	91	117	133	135	156	169

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home	\$1,704	\$1,220	\$1,385	\$1,785	\$1,964	\$1,758	\$2,021
Sugar and other sweets	172	118	122	183	208	187	236
Fats and oils	116	91	96	115	131	145	165
Miscellaneous foods	899	650	759	949	1,023	857	976
Nonalcoholic beverages	467	340	371	483	540	515	614
Food prepared by consumer unit on out-of-town trips	50	⁴ 21	36	56	63	55	⁴ 29
Food away from home	3,743	2,620	2,956	4,034	4,463	3,735	2,583
Alcoholic beverages	446	534	331	474	517	460	309
Housing	20,729	13,433	18,285	22,864	21,518	21,768	16,271
Shelter	11,767	7,449	10,286	13,145	12,372	11,795	7,931
Owned dwellings	9,063	2,332	7,136	10,647	10,104	9,089	6,443
Mortgage interest and charges	5,819	1,597	4,963	7,031	6,164	4,769	3,144
Property taxes	2,123	561	1,355	2,475	2,607	2,398	1,754
Maintenance, repairs, insurance, other expenses	1,121	173	818	1,141	1,333	1,922	1,544
Rented dwellings	2,124	4,917	2,922	1,894	1,391	1,716	1,047
Other lodging	580	⁴ 201	228	604	878	991	442
Utilities, fuels, and public services	4,206	2,815	3,509	4,396	4,702	4,774	4,425
Natural gas	636	254	524	695	684	772	731
Electricity	1,531	1,132	1,288	1,586	1,709	1,711	1,588
Fuel oil and other fuels	149	⁴ 59	90	172	177	119	302
Telephone services	1,390	1,086	1,204	1,403	1,572	1,614	1,263
Water and other public services	500	283	402	539	560	557	540
Household operations	1,609	990	1,883	2,014	1,082	817	1,158
Personal services	1,028	792	1,450	1,366	402	⁴ 201	⁴ 523
Other household expenses	581	198	433	648	681	616	635
Housekeeping supplies	842	425	697	909	971	753	1,129
Laundry and cleaning supplies	208	131	214	215	207	179	273
Other household products	452	128	352	497	549	399	621
Postage and stationery	182	166	131	196	214	175	235
Household furnishings and equipment	2,305	1,753	1,910	2,401	2,391	3,628	1,629
Household textiles	182	78	162	177	266	117	83
Furniture	593	732	529	707	479	639	312
Floor coverings	63	⁴ 16	56	70	75	⁴ 38	⁴ 71
Major appliances	336	192	245	334	437	418	413
Small appliances, miscellaneous housewares	113	75	77	116	148	135	113
Miscellaneous household equipment	1,018	659	842	998	986	2,281	636
Apparel and services	2,781	2,063	2,271	2,816	3,499	2,922	1,885
Men and boys	666	509	490	672	933	587	432
Men, 16 and over	433	412	248	384	732	451	326
Boys, 2 to 15	232	98	242	288	201	136	106
Women and girls	1,146	637	825	1,186	1,523	1,348	794
Women, 16 and over	835	536	543	809	1,183	1,180	663
Girls, 2 to 15	312	101	282	377	340	168	131
Children under 2	165	250	287	153	74	83	⁴ 56
Footwear	494	435	412	463	625	594	462
Other apparel products and services	310	232	257	343	344	309	141
Transportation	11,698	9,850	9,887	12,166	13,375	12,367	7,985
Vehicle purchases (net outlay)	5,034	5,205	4,406	5,373	5,497	4,682	⁴ 2,245
Cars and trucks, new	2,654	⁴ 1,697	2,034	3,087	3,064	2,016	⁴ 1,450
Cars and trucks, used	2,286	3,448	2,331	2,164	2,309	2,601	⁴ 796
Other vehicles	93	⁴ 60	⁴ 41	121	124	⁴ 65	(³)
Gasoline and motor oil	2,977	2,449	2,632	2,999	3,358	3,263	2,590

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total four persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses	\$3,154	\$2,007	\$2,574	\$3,209	\$3,771	\$3,752	\$2,688
Vehicle finance charges	457	367	492	476	448	383	300
Maintenance and repairs	875	499	682	865	1,116	1,048	820
Vehicle insurance	1,205	820	927	1,140	1,558	1,555	1,282
Vehicle rental, leases, licenses, and other charges	617	321	473	728	648	766	286
Public transportation	534	189	275	586	749	670	460
Healthcare	2,806	1,124	2,117	2,780	3,482	3,725	4,031
Health insurance	1,483	669	1,185	1,508	1,728	1,691	2,462
Medical services	771	246	568	762	1,012	1,207	507
Drugs	444	147	309	397	596	687	900
Medical supplies	108	⁴ 61	56	113	146	140	162
Entertainment	3,195	1,485	2,517	3,553	3,876	2,755	2,155
Fees and admissions	894	252	448	1,098	1,223	745	453
Audio and visual equipment and services	1,144	737	1,039	1,202	1,225	1,227	1,035
Pets, toys, hobbies, and playground equipment	550	295	520	581	599	534	444
Other entertainment supplies, equipment, and services	608	201	509	671	828	248	222
Personal care products and services	741	472	575	798	892	722	646
Reading	131	46	67	156	171	143	125
Education	1,471	543	648	1,162	2,866	2,049	748
Tobacco products and smoking supplies	354	441	326	334	386	384	374
Miscellaneous	905	563	849	970	960	689	992
Cash contributions	1,687	813	1,167	1,698	2,211	1,885	2,388
Personal insurance and pensions	7,573	3,745	5,288	8,426	9,167	8,514	6,131
Life and other personal insurance	480	109	231	500	688	753	575
Pensions and Social Security	7,093	3,636	5,057	7,927	8,479	7,761	5,556
Sources of income and personal taxes:							
Money income before taxes	80,640	46,191	60,429	86,352	97,331	88,212	71,812
Wages and salaries	72,502	42,350	55,265	79,304	87,241	75,189	44,305
Self-employment income	4,292	⁴ 1,806	3,030	4,617	5,172	6,062	3,584
Social Security, private and government retirement	1,657	⁴ 386	321	714	1,515	5,388	20,845
Interest, dividends, rental income, other property income	737	⁴ 145	368	509	1,499	819	1,014
Unemployment and workers' compensation, veterans' benefits	266	⁴ 113	337	267	246	⁴ 247	⁴ 130
Public assistance, supplemental security income, food stamps	336	625	340	283	240	333	1,315
Regular contributions for support	568	⁴ 444	457	527	888	⁴ 99	⁴ 377
Other income	283	⁴ 323	311	131	530	⁴ 73	⁴ 241
Personal taxes	2,718	-228	661	3,510	3,995	3,423	1,889
Federal income taxes	1,801	-406	173	2,483	2,683	2,359	1,346
State and local income taxes	706	157	327	844	992	792	327
Other taxes	211	⁴ 21	161	184	321	272	217
Income after taxes	77,922	46,419	59,768	82,842	93,337	84,789	69,923

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total four 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	- \$15,576	- \$8,446	- \$17,786	- \$19,202	- \$8,942	- \$19,292	- \$11,638
Net change in total assets	14,399	16,235	15,715	18,793	10,148	990	5,962
Net change in total liabilities	29,975	24,681	33,501	37,995	19,090	20,282	17,600
Other financial information:							
Other money receipts	579	4140	780	391	884	4168	4281
Mortgage principal paid on owned property	-3,249	-458	-1,782	-3,669	-4,566	-2,910	-3,812
Estimated market value of owned home	220,106	73,912	131,001	241,003	282,103	315,355	206,663
Estimated monthly rental value of owned home	1,062	370	753	1,196	1,261	1,180	1,065
Gifts of goods and services	850	487	509	692	1,386	1,207	1,128
Food	103	64	45	111	158	103	81
Alcoholic beverages	15	440	4	18	16	47	437
Housing	183	118	136	151	250	365	206
Housekeeping supplies	33	414	26	35	37	39	438
Household textiles	9	41	9	9	12	45	410
Appliances and miscellaneous housewares	23	44	13	14	46	455	414
Major appliances	9	(2)	45	7	13	432	(3)
Small appliances and miscellaneous housewares	14	44	8	7	33	422	414
Miscellaneous household equipment	40	421	33	35	58	25	82
Other housing	79	478	56	59	96	241	462
Apparel and services	195	152	149	199	231	178	383
Males, 2 and over	38	457	23	35	56	24	488
Females, 2 and over	60	415	31	59	93	73	98
Children under 2	66	66	66	72	56	69	47
Other apparel products and services	31	415	30	33	25	412	4150
Jewelry and watches	10	42	8	15	8	46	45
All other apparel products and services	21	413	422	17	417	47	4145
Transportation	48	49	39	35	93	30	25
Health care	20	42	44	410	57	48	414
Entertainment	58	420	34	55	89	455	4104
Toys, games, arts and crafts, and tricycles	17	49	12	18	18	419	444
Other entertainment	42	411	23	37	71	436	60
Personal care products and services	25	455	19	30	27	42	(3)
Reading	1	(3)	(2)	1	1	(3)	(3)
Education	147	421	417	60	365	399	4214
All other gifts	54	410	60	23	101	58	464

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.