

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	11,271	420	2,752	4,405	2,630	681	383
Consumer unit characteristics:							
Income before taxes	\$83,045	\$66,787	\$59,755	\$89,391	\$99,986	\$84,519	\$76,280
Income after taxes	81,089	66,597	59,197	86,911	96,848	82,980	75,759
Age of reference person	41.0	21.2	30.4	39.5	48.5	59.1	71.6
Average number in consumer unit:							
Persons	5.6	5.8	5.6	5.6	5.6	5.9	5.9
Children under 18	2.7	2.4	3.2	3.1	2.1	1.9	1.9
Persons 65 and over1	1.1	(²)	.1	.1	.2	1.6
Earners	2.2	2.6	1.9	2.0	2.7	2.8	2.1
Vehicles	2.5	1.9	2.0	2.4	2.9	2.8	2.9
Percent distribution:							
Sex of reference person:							
Male	44	35	37	43	54	49	51
Female	56	65	63	57	46	51	49
Housing tenure:							
Homeowner	71	47	54	75	80	82	89
With mortgage	59	37	46	66	64	57	53
Without mortgage	12	10	8	9	16	25	36
Renter	29	53	46	25	20	18	11
Race of reference person:							
Black or African-American	15	13	18	14	12	18	13
White, Asian, and all other races	85	87	82	86	88	82	87
Hispanic or Latino origin of reference person:							
Hispanic or Latino	27	47	34	27	19	22	23
Not Hispanic or Latino	73	53	66	73	81	78	77
Education of reference person:							
Elementary (1-8)	9	15	9	7	9	10	22
High school (9-12)	39	62	46	35	35	42	44
College	51	23	45	58	56	46	32
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	1	2
At least one vehicle owned or leased	93	86	91	93	94	94	92
Average annual expenditures	\$65,251	\$48,211	\$53,838	\$69,253	\$76,053	\$61,466	\$55,833
Food	9,278	6,992	7,765	9,637	10,765	9,374	9,843
Food at home	5,722	4,352	5,029	5,783	6,442	5,906	7,545
Cereals and bakery products	787	510	708	822	854	782	978
Cereals and cereal products	270	191	255	276	302	260	263
Bakery products	516	319	453	546	552	522	715
Meats, poultry, fish, and eggs	1,409	1,204	1,291	1,367	1,613	1,438	1,844
Beef	419	391	430	384	481	349	571
Pork	273	235	238	269	311	293	362
Other meats	183	114	158	191	203	218	194
Poultry	267	245	230	265	312	282	299
Fish and seafood	198	143	163	193	233	217	357
Eggs	69	76	71	64	73	80	61
Dairy products	622	437	551	652	669	601	835
Fresh milk and cream	270	209	267	281	268	251	294
Other dairy products	352	229	284	371	400	350	541
Fruits and vegetables	942	746	782	951	1,062	1,128	1,274
Fresh fruits	313	260	248	322	360	367	391
Fresh vegetables	292	254	224	294	329	419	360
Processed fruits	181	113	170	182	198	179	257
Processed vegetables	156	119	139	153	176	164	266

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, 2006-2007 — 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	\$1,962	\$1,454	\$1,698	\$1,992	\$2,245	\$1,958	\$2,615
Sugar and other sweets	190	126	147	209	209	183	294
Fats and oils	144	83	127	148	164	147	204
Miscellaneous foods	1,060	759	960	1,068	1,208	991	1,389
Nonalcoholic beverages	516	454	420	514	600	591	695
Food prepared by consumer unit on out-of-town trips	51	132	43	53	63	146	133
Food away from home	3,556	2,640	2,736	3,854	4,323	3,468	2,297
Alcoholic beverages	360	329	225	399	496	224	1257
Housing	21,661	16,125	19,594	23,554	23,202	17,958	16,944
Shelter	12,682	9,219	11,821	13,928	13,354	9,779	8,884
Owned dwellings	9,161	4,544	6,903	10,613	10,482	7,643	7,374
Mortgage interest and charges	6,045	3,198	4,916	7,079	6,652	4,267	4,383
Property taxes	2,012	1,016	1,222	2,251	2,581	2,230	1,740
Maintenance, repairs, insurance, other expenses	1,103	329	765	1,282	1,248	1,146	1,251
Rented dwellings	2,932	4,139	4,666	2,591	2,067	1,823	1,981
Other lodging	589	1536	252	725	805	313	529
Utilities, fuels, and public services	4,663	4,014	3,900	4,760	5,248	5,000	5,134
Natural gas	669	393	527	730	756	675	690
Electricity	1,773	1,611	1,550	1,794	1,911	1,874	2,186
Fuel oil and other fuels	155	161	105	151	221	172	1178
Telephone services	1,487	1,470	1,225	1,488	1,757	1,601	1,320
Water and other public services	579	480	493	598	603	677	760
Household operations	1,298	508	1,302	1,617	1,050	899	893
Personal services	779	1300	922	1,044	439	1312	1398
Other household expenses	519	208	380	573	610	587	495
Housekeeping supplies	871	503	696	985	957	843	796
Laundry and cleaning supplies	232	191	227	230	239	262	246
Other household products	493	275	359	596	532	403	432
Postage and stationery	146	37	110	159	186	178	117
Household furnishings and equipment	2,147	1,880	1,875	2,264	2,594	1,438	1,237
Household textiles	158	279	136	170	168	74	46
Furniture	571	522	519	591	671	390	401
Floor coverings	64	142	89	48	68	82	130
Major appliances	285	313	221	310	324	233	243
Small appliances, miscellaneous housewares	154	78	137	162	204	60	136
Miscellaneous household equipment	914	645	773	983	1,159	599	381
Apparel and services	2,773	2,566	2,550	2,833	3,231	2,334	1,699
Men and boys	700	540	678	726	770	558	608
Men, 16 and over	409	390	365	384	501	427	466
Boys, 2 to 15	291	150	314	342	269	131	143
Women and girls	1,037	885	786	1,063	1,362	962	767
Women, 16 and over	691	702	427	653	1,047	732	671
Girls, 2 to 15	346	183	359	411	315	230	97
Children under 2	246	288	369	236	153	194	182
Footwear	509	563	480	497	637	372	1153
Other apparel products and services	281	290	236	311	309	248	88
Transportation	12,616	10,444	10,667	13,108	14,600	12,346	11,105
Vehicle purchases (net outlay)	5,362	5,148	4,952	5,655	5,525	5,029	4,636
Cars and trucks, new	2,569	12,064	2,131	2,821	2,666	2,909	12,078
Cars and trucks, used	2,716	2,989	2,727	2,739	2,814	2,110	2,476
Other vehicles	77	195	194	195	144	110	183
Gasoline and motor oil	3,395	3,071	2,907	3,451	3,878	3,453	3,194

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, 2006-2007 — 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	\$3,354	\$1,978	\$2,518	\$3,418	\$4,550	\$3,184	\$3,121
Vehicle finance charges	464	412	452	480	429	525	545
Maintenance and repairs	890	444	725	922	1,130	859	625
Vehicle insurance	1,439	1,774	906	1,351	2,348	1,400	1,701
Vehicle rental, leases, licenses, and other charges	561	349	434	665	643	401	250
Public transportation	505	246	290	583	647	680	1,153
Healthcare	2,681	1,043	1,762	2,680	3,333	4,141	4,147
Health insurance	1,378	487	956	1,445	1,651	1,579	2,393
Medical services	801	325	509	782	970	1,746	814
Drugs	387	160	237	348	532	690	703
Medical supplies	114	171	60	105	180	126	1,236
Entertainment	3,357	2,247	2,725	3,799	3,830	2,668	2,004
Fees and admissions	961	291	594	1,146	1,373	534	303
Audio and visual equipment and services	1,143	1,183	1,099	1,124	1,254	1,057	898
Pets, toys, hobbies, and playground equipment	649	452	536	690	706	811	587
Other entertainment supplies, equipment, and services	603	321	497	839	497	266	1,216
Personal care products and services	730	574	543	729	956	701	927
Reading	95	21	59	99	138	101	89
Education	1,437	637	505	1,395	2,688	1,300	1,228
Tobacco products and smoking supplies	385	323	350	322	471	610	428
Miscellaneous	898	231	583	986	1,154	1,129	786
Cash contributions	1,844	1,719	1,473	2,009	2,192	1,240	1,440
Personal insurance and pensions	7,136	4,960	5,036	7,703	8,998	7,340	4,936
Life and other personal insurance	385	146	199	439	469	586	535
Pensions and Social Security	6,751	4,914	4,836	7,264	8,529	6,754	4,401
Sources of income and personal taxes:							
Money income before taxes	83,045	66,787	59,755	89,391	99,986	84,519	76,280
Wages and salaries	72,670	61,270	53,642	79,770	86,382	70,421	50,072
Self-employment income	5,743	12,943	3,342	5,802	9,621	4,497	1,963
Social Security, private and government retirement	2,164	1,595	593	1,120	1,813	7,023	20,977
Interest, dividends, rental income, other property income	772	1,199	489	1,032	544	508	2,464
Unemployment and workers' compensation, veterans' benefits	213	1,164	223	151	309	1,220	1,226
Public assistance, supplemental security income, food stamps	841	1,062	942	764	618	1,412	1,268
Regular contributions for support	475	1,329	409	537	541	1,368	1,136
Other income	167	1,225	115	215	158	167	1,174
Personal taxes	1,955	190	557	2,480	3,138	1,538	521
Federal income taxes	1,186	21	113	1,592	2,021	889	303
State and local income taxes	564	134	349	654	816	429	56
Other taxes	205	134	95	234	301	221	162
Income after taxes	81,089	66,597	59,197	86,911	96,848	82,980	75,759

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, 2006-2007 — 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	-\$10,640	\$10,237	-\$2,837	-\$14,221	-\$13,264	-\$18,294	-\$16,777
Net change in total assets	13,796	25,318	29,768	10,310	6,816	-1,793	2,126
Net change in total liabilities	24,436	15,081	32,605	24,531	20,080	16,501	18,903
Other financial information:							
Other money receipts	513	11	193	289	1,398	167	1,481
Mortgage principal paid on owned property	-3,067	-1,132	-1,810	-3,454	-4,152	-2,485	-3,350
Estimated market value of owned home	215,874	114,612	132,729	236,627	277,525	237,430	223,999
Estimated monthly rental value of owned home	1,050	645	688	1,197	1,220	1,131	1,091
Gifts of goods and services	904	583	1,462	689	852	561	687
Food	65	1 ¹⁵	40	64	106	36	108
Alcoholic beverages	13	1 ⁹	11	18	23	11	(³)
Housing	358	83	1,041	130	182	1 ⁸⁵	1 ¹¹⁰
Housekeeping supplies	18	1 ⁷	21	16	19	1 ¹⁸	1 ¹³
Household textiles	6	1 ⁷	1 ⁷	1 ⁶	1 ⁶	1 ⁶	(⁴)
Appliances and miscellaneous housewares	11	1 ⁸	1 ⁵	10	1 ²²	(³)	1 ⁴
Major appliances	5	1 ⁴	1 ¹	1 ¹	1 ¹⁸	(⁴)	(⁴)
Small appliances and miscellaneous housewares	6	1 ⁴	1 ⁴	9	1 ⁴	(³)	1 ⁴
Miscellaneous household equipment	40	1 ²	36	44	52	1 ⁴	1 ⁶⁵
Other housing	284	1 ⁶⁰	972	54	82	1 ⁵⁶	1 ²⁹
Apparel and services	192	232	168	186	194	216	322
Males, 2 and over	33	1 ³⁹	35	31	23	60	1 ⁷³
Females, 2 and over	61	1 ⁸⁰	38	56	83	1 ⁴⁴	1 ¹⁶¹
Children under 2	68	1 ⁵⁹	64	75	58	91	1 ³⁴
Other apparel products and services	29	1 ⁵⁴	1 ³¹	25	30	1 ²¹	1 ⁵⁴
Jewelry and watches	12	1 ³	1 ¹⁵	14	1 ¹⁰	1 ³	(⁴)
All other apparel products and services	18	1 ⁵¹	1 ¹⁶	1 ¹¹	1 ²⁰	1 ¹⁸	1 ⁵⁴
Transportation	67	26	87	94	27	24	9
Health care	1 ¹³	(⁴)	1 ³⁰	1 ⁶	1 ²	1 ³³	1 ⁴¹
Entertainment	67	1 ¹⁵⁹	59	74	42	1 ⁵⁹	1 ⁴⁷
Toys, games, arts and crafts, and tricycles	33	1 ³¹	1 ²⁵	49	1 ¹⁸	1 ²²	(⁴)
Other entertainment	34	1 ¹²⁹	34	25	24	1 ³⁷	1 ⁴⁷
Personal care products and services	13	1 ⁷	1 ⁹	15	16	1 ²	1 ²³
Reading	1	(⁴)	(³)	1 ¹	1 ¹	1 ¹	(³)
Education	81	1 ²	1 ⁵	72	202	1 ⁶¹	1 ⁹
All other gifts	35	49	23	28	56	43	1 ¹⁸

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.05.

³ Value is less than or equal to 0.5.

⁴ No data reported.

n.a. Not applicable.