

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	16,490	629	4,111	6,144	4,086	1,045	475
Consumer unit characteristics:							
Income before taxes	\$84,950	\$49,155	\$63,351	\$88,142	\$107,714	\$89,539	\$72,076
Income after taxes	82,502	48,749	62,752	85,099	103,733	87,095	71,823
Age of reference person	40.9	22.0	30.3	39.5	48.5	58.2	72.0
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	.2	1.5
Earners	2.0	2.0	1.7	1.9	2.3	2.5	1.7
Vehicles	2.5	1.8	2.1	2.5	3.0	2.8	2.6
Percent distribution:							
Sex of reference person:							
Male	45	43	41	42	51	58	50
Female	55	57	59	58	49	42	50
Housing tenure:							
Homeowner	76	41	62	80	87	85	86
With mortgage	65	27	55	72	73	60	46
Without mortgage	11	14	7	8	14	25	39
Renter	24	59	38	20	13	15	14
Race of reference person:							
Black or African-American	12	14	13	10	11	16	10
White, Asian, and all other races	88	86	87	90	89	84	90
Hispanic or Latino origin of reference person:							
Hispanic or Latino	17	30	21	15	13	17	8
Not Hispanic or Latino	83	70	79	85	87	83	92
Education of reference person:							
Elementary (1-8)	4	6	3	3	3	4	15
High school (9-12)	34	58	36	30	29	35	53
College	63	36	60	67	67	60	32
Never attended and other	(²)	(³)	(²)	(²)	(²)	1	(²)
At least one vehicle owned or leased	95	87	93	96	96	94	92
Average annual expenditures	\$65,465	\$42,914	\$53,339	\$68,479	\$77,368	\$68,187	\$55,931
Food	8,607	6,021	6,865	8,884	10,172	9,778	8,989
Food at home	4,900	3,917	3,913	4,934	5,775	5,496	6,419
Cereals and bakery products	654	460	513	674	778	698	846
Cereals and cereal products	217	170	173	222	253	244	258
Bakery products	437	290	341	452	525	455	588
Meats, poultry, fish, and eggs	1,133	1,005	890	1,121	1,311	1,317	1,849
Beef	323	336	262	322	375	283	555
Pork	220	194	176	209	241	302	444
Other meats	158	201	107	156	196	184	208
Poultry	220	133	187	216	255	257	365
Fish and seafood	155	89	111	159	184	227	204
Eggs	56	52	45	60	59	65	73
Dairy products	549	374	460	561	644	594	600
Fresh milk and cream	226	192	206	227	245	233	253
Other dairy products	324	183	254	334	399	361	347
Fruits and vegetables	825	602	667	812	990	1,032	976
Fresh fruits	266	191	205	265	322	366	248
Fresh vegetables	265	183	207	255	338	320	323
Processed fruits	160	102	141	159	181	186	199
Processed vegetables	135	125	114	132	148	160	206

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, 2006-2007 — 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	\$1,739	\$1,476	\$1,384	\$1,766	\$2,053	\$1,855	\$2,148
Sugar and other sweets	172	121	122	171	234	171	220
Fats and oils	117	99	92	114	138	142	177
Miscellaneous foods	917	824	751	952	1,036	931	1,092
Nonalcoholic beverages	478	414	381	460	580	585	638
Food prepared by consumer unit on out-of-town trips	54	417	38	70	65	26	420
Food away from home	3,707	2,104	2,951	3,950	4,397	4,282	2,570
Alcoholic beverages	456	491	319	447	599	590	246
Housing	21,984	13,659	19,546	24,168	23,237	21,188	17,017
Shelter	12,636	7,551	11,184	13,795	13,638	12,609	8,362
Owned dwellings	9,755	2,679	7,886	11,060	11,048	10,002	6,741
Mortgage interest and charges	6,345	1,701	5,723	7,421	6,589	5,630	3,449
Property taxes	2,284	677	1,420	2,528	2,965	2,713	1,923
Maintenance, repairs, insurance, other expenses	1,126	301	743	1,112	1,494	1,660	1,369
Rented dwellings	2,219	4,751	3,079	2,057	1,515	1,576	1,000
Other lodging	662	4121	220	679	1,075	1,031	621
Utilities, fuels, and public services	4,414	2,975	3,652	4,544	5,035	4,960	4,705
Natural gas	630	285	498	682	703	703	760
Electricity	1,628	1,222	1,343	1,668	1,853	1,877	1,626
Fuel oil and other fuels	151	450	86	166	189	172	4275
Telephone services	1,449	1,120	1,269	1,442	1,654	1,589	1,447
Water and other public services	557	297	456	585	636	618	596
Household operations	1,788	989	2,147	2,185	1,252	892	1,199
Personal services	1,124	781	1,664	1,496	395	4147	4509
Other household expenses	665	208	483	690	857	745	690
Housekeeping supplies	809	591	690	818	973	701	982
Laundry and cleaning supplies	210	152	195	220	220	181	283
Other household products	418	249	354	417	536	334	488
Postage and stationery	181	191	141	181	218	187	211
Household furnishings and equipment	2,337	1,552	1,873	2,825	2,338	2,026	1,769
Household textiles	191	70	123	239	204	214	208
Furniture	615	722	540	786	500	437	283
Floor coverings	70	411	49	76	108	27	418
Major appliances	310	220	237	293	399	378	367
Small appliances, miscellaneous housewares	120	99	98	134	130	101	104
Miscellaneous household equipment	1,031	431	826	1,297	998	869	789
Apparel and services	2,800	2,288	2,361	2,942	3,291	2,771	1,632
Men and boys	659	490	486	632	952	649	446
Men, 16 and over	437	406	244	371	757	491	357
Boys, 2 to 15	222	85	242	261	194	158	89
Women and girls	1,112	815	802	1,219	1,364	1,229	536
Women, 16 and over	794	723	521	805	1,062	1,028	440
Girls, 2 to 15	318	92	281	413	302	201	496
Children under 2	178	424	320	147	74	78	429
Footwear	495	294	483	480	572	499	4494
Other apparel products and services	356	265	271	464	330	316	127
Transportation	11,812	9,817	10,163	11,529	14,413	12,228	9,687
Vehicle purchases (net outlay)	4,681	5,224	4,448	4,283	5,704	4,290	43,176
Cars and trucks, new	2,252	42,090	1,919	2,025	3,235	1,692	41,075
Cars and trucks, used	2,321	3,059	2,382	2,165	2,351	2,541	2,101
Other vehicles	107	474	147	94	4118	457	(3)
Gasoline and motor oil	3,255	2,497	2,801	3,315	3,678	3,603	2,991

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, 2006-2007 — 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	\$3,305	\$1,896	\$2,592	\$3,312	\$4,251	\$3,578	\$3,100
Vehicle finance charges	462	422	541	447	442	417	286
Maintenance and repairs	915	486	636	913	1,212	1,215	710
Vehicle insurance	1,248	⁴ 561	858	1,207	1,849	⁴ 1,157	⁴ 1,695
Vehicle rental, leases, licenses, and other charges	680	428	557	745	747	788	409
Public transportation	572	200	322	619	781	758	420
Healthcare	2,986	1,349	2,391	2,842	3,667	3,586	5,027
Health insurance	1,598	799	1,292	1,583	1,876	1,715	2,873
Medical services	853	295	735	805	1,034	1,091	1,160
Drugs	427	172	301	353	603	653	835
Medical supplies	108	⁴ 83	63	102	154	128	160
Entertainment	3,695	1,549	2,840	4,250	4,244	3,328	2,975
Fees and admissions	1,007	222	560	1,245	1,331	772	588
Audio and visual equipment and services	1,243	740	1,124	1,314	1,360	1,186	1,153
Pets, toys, hobbies, and playground equipment	813	237	599	919	967	718	1,117
Other entertainment supplies, equipment, and services	633	349	558	773	586	652	117
Personal care products and services	753	470	540	840	890	704	828
Reading	129	50	71	143	176	139	138
Education	1,468	632	485	1,164	2,902	2,299	916
Tobacco products and smoking supplies	341	438	314	348	338	357	349
Miscellaneous	928	1,018	660	909	1,140	1,069	1,265
Cash contributions	1,772	943	1,204	1,666	2,531	1,918	2,298
Personal insurance and pensions	7,735	4,188	5,580	8,347	9,769	8,231	4,565
Life and other personal insurance	439	102	238	435	651	610	481
Pensions and Social Security	7,296	4,086	5,342	7,913	9,118	7,620	4,084
Sources of income and personal taxes:							
Money income before taxes	84,950	49,155	63,351	88,142	107,714	89,539	72,076
Wages and salaries	76,163	45,764	57,631	81,150	95,446	78,352	41,588
Self-employment income	4,773	⁴ 1,906	3,517	4,467	6,803	4,856	5,770
Social Security, private and government retirement	1,571	⁴ 90	389	563	1,518	4,822	20,132
Interest, dividends, rental income, other property income	908	⁴ 125	477	527	1,851	810	2,714
Unemployment and workers' compensation, veterans' benefits	229	⁴ 117	258	259	214	⁴ 143	⁴ 66
Public assistance, supplemental security income, food stamps	347	424	361	341	248	395	940
Regular contributions for support	677	⁴ 543	505	690	1,026	⁴ 96	⁴ 427
Other income	282	⁴ 186	214	145	608	⁴ 64	⁴ 438
Personal taxes	2,447	406	599	3,043	3,981	2,444	253
Federal income taxes	1,610	35	184	2,083	2,751	1,547	228
State and local income taxes	615	332	288	742	884	608	-108
Other taxes	223	⁴ 40	127	219	346	289	133
Income after taxes	82,502	48,749	62,752	85,099	103,733	87,095	71,823

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, 2006-2007 — 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	-\$9,857	-\$1,281	-\$11,890	-\$15,387	\$42	-\$14,658	-\$6,692
Net change in total assets	14,926	17,242	15,908	16,727	14,656	3,149	8,295
Net change in total liabilities	24,784	18,523	27,797	32,114	14,614	17,807	14,987
Other financial information:							
Other money receipts	632	⁴ 122	207	332	1,580	⁴ 836	⁴ 273
Mortgage principal paid on owned property	-3,347	-497	-1,825	-3,735	-4,856	-3,304	-2,394
Estimated market value of owned home	229,661	87,246	138,533	241,078	300,533	340,240	206,447
Estimated monthly rental value of owned home	1,112	424	786	1,212	1,353	1,289	1,076
Gifts of goods and services	863	748	615	681	1,296	1,088	1,357
Food	77	220	48	48	137	48	⁴ 56
Alcoholic beverages	14	⁴ 44	4	12	25	⁴ 4	⁴ 38
Housing	197	131	148	179	272	214	⁴ 270
Housekeeping supplies	26	⁴ 18	18	26	35	⁴ 18	⁴ 44
Household textiles	9	⁴ 6	⁴ 6	8	13	⁴ 7	⁴ 1
Appliances and miscellaneous housewares	26	⁴ 6	25	19	25	⁴ 90	⁴ 5
Major appliances	9	⁴ 2	⁴ 5	5	7	⁴ 66	(³)
Small appliances and miscellaneous housewares	17	⁴ 4	⁴ 21	14	17	⁴ 24	⁴ 5
Miscellaneous household equipment	58	⁴ 21	38	62	76	⁴ 29	⁴ 144
Other housing	79	⁴ 79	60	64	123	⁴ 69	⁴ 77
Apparel and services	211	251	188	188	240	243	373
Males, 2 and over	46	⁴ 62	35	33	67	52	⁴ 107
Females, 2 and over	62	⁴ 64	41	65	74	84	⁴ 75
Children under 2	74	⁴ 92	86	74	62	66	⁴ 29
Other apparel products and services	29	⁴ 33	26	16	37	⁴ 40	⁴ 163
Jewelry and watches	8	⁴ 1	⁴ 3	6	9	⁴ 34	⁴ 20
All other apparel products and services	22	⁴ 32	⁴ 23	⁴ 9	⁴ 28	⁴ 6	⁴ 143
Transportation	32	⁴ 14	27	30	45	27	⁴ 6
Health care	12	(³)	⁴ 3	⁴ 14	24	⁴ 8	⁴ 12
Entertainment	107	⁴ 19	124	110	87	⁴ 77	⁴ 296
Toys, games, arts and crafts, and tricycles	44	⁴ 2	39	47	⁴ 39	⁴ 22	⁴ 210
Other entertainment	63	⁴ 17	85	62	48	⁴ 56	⁴ 86
Personal care products and services	15	⁴ 15	18	16	15	⁴ 3	(³)
Reading	1	(³)	(²)	1	⁴ 1	(²)	(³)
Education	137	⁴ 26	⁴ 6	36	353	⁴ 13	⁴ 256
All other gifts	60	⁴ 29	49	49	96	52	⁴ 50

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.