

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005**

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands) .....	117,356	18,282	99,074	64,839	52,517	76,405	40,951	94,509	22,847
Consumer unit characteristics:									
Income before taxes .....	\$58,712	\$38,227	\$62,492	\$61,554	\$55,203	\$63,933	\$48,970	\$63,976	\$36,936
Income after taxes .....	56,304	37,239	59,822	59,025	52,945	61,245	47,087	61,211	36,007
Age of reference person .....	48.6	24.4	53.1	35.7	64.6	38.1	68.2	42.2	75.2
Average number in consumer unit:									
Persons .....	2.5	2.3	2.5	2.9	2.0	2.8	1.9	2.7	1.7
Children under 18 .....	.6	.7	.6	1.0	.2	.9	.1	.8	.1
Persons 65 and over .....	.3	( <sup>1</sup> )	.4	( <sup>1</sup> )	.6	( <sup>1</sup> )	.8	( <sup>1</sup> )	1.4
Earners .....	1.3	1.4	1.3	1.6	1.0	1.6	.8	1.5	.5
Vehicles .....	2.0	1.5	2.1	2.0	2.0	2.0	1.9	2.1	1.6
Percent distribution:									
Sex of reference person:									
Male .....	47	48	47	48	47	48	46	48	44
Female .....	53	52	53	52	53	52	54	52	56
Housing tenure:									
Homeowner .....	67	29	74	57	80	60	81	64	80
With mortgage .....	43	23	46	47	37	49	31	48	19
Without mortgage .....	25	6	28	9	43	11	50	16	61
Renter .....	33	71	26	43	20	40	19	36	20
Race of reference person:									
Black or African-American .....	12	13	12	13	10	13	10	13	9
White, Asian, and all other races .....	88	87	88	87	90	87	90	87	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	11	15	10	14	6	13	6	12	5
Not Hispanic or Latino .....	89	85	90	86	94	87	94	88	95
Education of reference person:									
Elementary (1-8) .....	5	3	6	4	7	4	8	4	11
High school (9-12) .....	36	35	36	34	38	33	40	34	44
College .....	59	62	58	63	54	63	51	62	44
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	82	89	88	88	89	87	89	84
Average annual expenditures .....	\$46,409	\$34,528	\$48,599	\$48,587	\$43,713	\$49,709	\$40,218	\$49,689	\$32,866
Food .....									
Food at home .....	5,931	4,564	6,182	6,326	5,440	6,398	5,043	6,362	4,163
Cereals and bakery products .....	3,297	2,291	3,481	3,412	3,153	3,461	2,984	3,466	2,605
Cereals and cereal products .....	445	315	469	459	427	464	409	464	366
Bakery products .....	143	112	149	155	128	155	120	152	106
Meats, poultry, fish, and eggs .....	302	203	320	304	300	309	289	312	261
Beef .....	764	507	812	795	727	809	680	812	569
Pork .....	228	154	241	244	207	246	193	247	150
Other meats .....	153	92	165	154	153	158	144	160	126
Poultry .....	103	74	108	109	96	109	91	109	79
Fish and seafood .....	134	101	140	147	118	149	106	146	85
Eggs .....	113	63	123	108	121	113	115	116	102
Dairy products .....	33	23	34	33	33	33	31	34	28
Dairy products .....	378	262	399	397	355	400	337	395	308
Fresh milk and cream .....	146	106	153	157	133	156	128	153	119
Other dairy products .....	232	156	246	240	223	244	210	243	189
Fruits and vegetables .....	552	353	588	540	565	553	549	566	490
Fresh fruits .....	182	109	195	174	190	178	188	184	170
Fresh vegetables .....	175	106	187	167	184	174	176	181	147
Processed fruits .....	106	77	111	107	105	108	102	107	101
Processed vegetables .....	89	61	94	91	87	93	83	93	72

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home .....	\$1,158	\$855	\$1,213	\$1,221	\$1,079	\$1,235	\$1,009	\$1,227	\$871
Sugar and other sweets .....	119	67	128	116	122	120	116	122	107
Fats and oils .....	85	56	90	84	86	87	81	88	71
Miscellaneous foods .....	609	489	631	659	547	661	511	648	449
Nonalcoholic beverages .....	303	222	318	325	276	330	252	328	203
Food prepared by consumer unit on out-of-town trips .....	41	20	45	36	48	38	48	42	40
Food away from home .....	2,634	2,273	2,701	2,914	2,286	2,937	2,059	2,896	1,558
Alcoholic beverages .....	426	441	424	476	365	473	337	470	248
Housing .....	15,167	11,574	15,830	16,105	14,009	16,257	13,134	16,161	11,058
Shelter .....	8,805	7,202	9,100	9,638	7,776	9,721	7,096	9,522	5,836
Owned dwellings .....	5,958	2,617	6,575	6,195	5,666	6,408	5,118	6,455	3,903
Mortgage interest and charges .....	3,317	1,776	3,601	4,007	2,464	4,049	1,951	3,862	1,060
Property taxes .....	1,541	519	1,729	1,372	1,748	1,465	1,682	1,545	1,524
Maintenance, repairs, insurance, other expenses .....	1,101	322	1,245	815	1,453	895	1,484	1,048	1,320
Rented dwellings .....	2,345	4,393	1,967	3,057	1,465	2,850	1,403	2,551	1,492
Other lodging .....	502	192	559	386	645	462	576	517	440
Utilities, fuels, and public services .....	3,183	2,203	3,364	3,157	3,216	3,236	3,085	3,273	2,813
Natural gas .....	473	255	514	440	514	458	503	470	489
Electricity .....	1,155	802	1,220	1,143	1,170	1,169	1,129	1,185	1,029
Fuel oil and other fuels .....	142	44	160	112	178	118	185	129	195
Telephone services .....	1,048	895	1,076	1,117	962	1,135	885	1,124	733
Water and other public services .....	366	207	395	344	392	357	382	366	367
Household operations .....	801	590	839	910	665	872	668	837	650
Personal services .....	322	369	313	507	92	444	94	372	113
Other household expenses .....	479	221	526	403	573	428	574	465	538
Housekeeping supplies .....	611	371	655	582	648	606	621	630	534
Laundry and cleaning supplies .....	134	88	143	137	131	139	125	141	106
Other household products .....	320	182	345	304	339	320	319	331	271
Postage and stationery .....	157	101	168	141	178	147	177	158	157
Household furnishings and equipment .....	1,767	1,208	1,870	1,819	1,704	1,822	1,665	1,899	1,225
Household textiles .....	132	88	140	136	127	140	118	143	91
Furniture .....	467	385	483	516	407	502	403	507	306
Floor coverings .....	56	23	62	60	51	59	52	63	28
Major appliances .....	223	123	242	206	245	211	246	228	204
Small appliances, miscellaneous housewares .....	105	75	111	96	118	101	114	108	95
Miscellaneous household equipment .....	782	513	832	805	755	809	732	850	503
Apparel and services .....	1,886	1,744	1,912	2,158	1,548	2,186	1,315	2,112	957
Men and boys .....	440	340	458	512	350	524	280	500	191
Men, 16 and over .....	349	275	362	379	311	400	251	392	169
Boys, 2 to 15 .....	91	65	96	134	38	124	29	108	21
Women and girls .....	754	708	762	835	652	855	561	828	448
Women, 16 and over .....	633	632	633	660	599	692	521	684	423
Girls, 2 to 15 .....	121	76	129	176	53	164	40	144	25
Children under 2 .....	82	134	73	115	41	106	38	97	22
Footwear .....	320	315	321	373	254	373	219	359	159
Other apparel products and services .....	290	246	298	322	251	328	219	327	137
Transportation .....	8,344	7,119	8,570	9,041	7,485	9,160	6,823	9,111	5,171
Vehicle purchases (net outlay) .....	3,544	3,172	3,613	3,953	3,039	3,953	2,780	3,915	2,007
Cars and trucks, new .....	1,931	1,108	2,083	1,965	1,889	1,995	1,812	2,067	1,370
Cars and trucks, used .....	1,531	2,001	1,444	1,874	1,106	1,855	924	1,748	630
Other vehicles .....	82	63	86	114	43	103	43	100	37
Gasoline and motor oil .....	2,013	1,789	2,055	2,209	1,772	2,233	1,603	2,208	1,208

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses .....	\$2,339	\$1,885	\$2,423	\$2,452	\$2,199	\$2,521	\$2,000	\$2,519	\$1,594
Vehicle finance charges .....	297	294	297	361	218	354	189	342	110
Maintenance and repairs .....	671	496	704	665	680	694	629	703	542
Vehicle insurance .....	913	756	942	953	864	983	784	975	658
Vehicle rental, leases, licenses, and other charges .....	458	339	480	474	438	490	398	500	284
Public transportation .....	448	273	480	427	474	452	440	469	362
Healthcare .....	2,664	1,007	2,970	1,893	3,616	2,031	3,847	2,295	4,193
Health insurance .....	1,361	542	1,512	969	1,844	1,025	1,987	1,132	2,307
Medical services .....	677	267	753	538	849	578	862	655	769
Drugs .....	521	156	589	306	787	340	860	411	977
Medical supplies .....	105	42	117	80	137	88	137	97	140
Entertainment .....	2,388	1,823	2,492	2,566	2,167	2,617	1,959	2,581	1,593
Fees and admissions .....	588	336	634	609	562	628	512	629	416
Audio and visual equipment and services ....	888	773	909	968	788	968	739	947	642
Pets, toys, hobbies, and playground equipment .....	420	299	442	440	396	452	361	465	233
Other entertainment supplies, equipment, and services .....	492	415	506	549	422	569	347	538	301
Personal care products and services .....	541	397	567	547	534	562	500	560	462
Reading .....	126	62	138	105	153	112	154	122	143
Education .....	940	1,135	904	1,120	718	1,207	442	1,116	211
Tobacco products and smoking supplies .....	319	319	319	353	277	361	240	356	165
Miscellaneous .....	808	472	870	697	946	758	902	801	839
Cash contributions .....	1,663	602	1,859	1,412	1,973	1,526	1,920	1,609	1,889
Personal insurance and pensions .....	5,204	3,271	5,561	5,788	4,483	6,062	3,603	6,033	1,775
Life and other personal insurance .....	381	84	436	302	479	336	464	376	403
Pensions and Social Security .....	4,823	3,187	5,125	5,486	4,004	5,726	3,138	5,657	1,372
Sources of income and personal taxes:									
Money income before taxes .....	58,712	38,227	62,492	61,554	55,203	63,933	48,970	63,976	36,936
Wages and salaries .....	46,291	34,512	48,465	55,321	35,143	56,923	26,455	54,938	10,522
Self-employment income .....	3,772	1,543	4,183	3,593	3,993	3,996	3,355	4,099	2,421
Social Security, private and government retirement .....	6,147	209	7,243	735	12,829	1,032	15,692	2,670	20,534
Interest, dividends, rental income, other property income .....	1,379	292	1,579	580	2,365	665	2,710	1,024	2,845
Unemployment and workers' compensation, veterans' benefits .....	203	112	220	206	200	222	169	229	97
Public assistance, supplemental security income, food stamps .....	343	405	332	362	320	363	306	371	227
Regular contributions for support .....	382	676	327	517	214	488	183	427	196
Other income .....	194	478	142	240	138	245	100	219	94
Personal taxes .....	2,408	988	2,670	2,529	2,258	2,688	1,883	2,765	929
Federal income taxes .....	1,696	619	1,895	1,776	1,598	1,903	1,310	1,958	612
State and local income taxes .....	534	322	573	618	431	642	333	640	97
Other taxes .....	177	47	201	134	230	144	240	167	220
Income after taxes .....	56,304	37,239	59,822	59,025	52,945	61,245	47,087	61,211	36,007

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued**

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities .....	- \$9,495	- \$7,168	- \$9,925	- \$12,126	- \$6,248	- \$11,542	- \$5,677	- \$10,223	- \$6,485
Net change in total assets .....	10,661	11,672	10,475	15,503	4,684	13,920	4,581	13,331	-381
Net change in total liabilities .....	20,157	18,841	20,400	27,629	10,932	25,462	10,259	23,554	6,105
Other financial information:									
Other money receipts .....	530	449	545	334	772	383	805	522	563
Mortgage principal paid on owned property .....	-2,092	-631	-2,362	-2,126	-2,050	-2,257	-1,784	-2,346	-1,040
Estimated market value of owned home .....	164,800	53,913	185,262	140,580	194,703	149,467	193,408	163,699	169,355
Estimated monthly rental value of owned home .....	833	310	929	729	961	769	951	818	891
Gifts of goods and services .....	1,091	416	1,216	815	1,433	1,037	1,192	1,143	878
Food .....	111	23	128	81	149	105	123	124	60
Alcoholic beverages .....	14	19	13	17	10	17	8	15	7
Housing .....	233	108	256	189	287	219	259	246	177
Housekeeping supplies .....	31	22	33	30	33	31	33	35	19
Household textiles .....	13	5	15	11	16	12	15	14	11
Appliances and miscellaneous housewares .....	24	20	24	16	32	19	32	23	27
Major appliances .....	7	4	7	4	11	5	10	6	11
Small appliances and miscellaneous housewares .....	17	16	17	13	21	14	21	17	16
Miscellaneous household equipment .....	66	21	74	65	67	65	68	71	43
Other housing .....	98	40	109	65	139	92	111	104	77
Apparel and services .....	205	133	218	180	235	196	221	214	166
Males, 2 and over .....	48	22	53	43	55	46	53	49	43
Females, 2 and over .....	77	35	84	60	98	70	89	76	78
Children under 2 .....	37	36	37	39	34	39	33	42	20
Other apparel products and services .....	42	40	43	38	47	40	47	47	26
Jewelry and watches .....	22	23	22	20	24	20	24	25	10
All other apparel products and services .....	21	17	21	19	23	20	22	22	16
Transportation .....	58	39	61	57	58	59	55	61	46
Health care .....	44	5	51	21	72	25	79	26	119
Entertainment .....	74	36	81	59	93	70	82	81	47
Toys, games, arts and crafts, and tricycles .....	25	14	27	19	33	21	34	26	23
Other entertainment .....	49	22	54	39	60	49	48	55	24
Personal care products and services .....	16	14	17	17	16	17	15	16	16
Reading .....	1	( <sup>2</sup> )	1	( <sup>2</sup> )	2	1	2	1	2
Education .....	247	6	292	141	379	255	234	275	134
All other gifts .....	88	35	98	53	132	74	116	85	104

<sup>1</sup> Value less than 0.05.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> Data are likely to have large sampling errors.