

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

| 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) ..... | 11,146                     | 392              | 2,601            | 4,733            | 2,313            | 696         | 410                |
| Consumer unit characteristics:                |                            |                  |                  |                  |                  |             |                    |
| Income before taxes <sup>1</sup> .....        | \$68,194                   | \$39,917         | \$51,318         | \$70,584         | \$87,791         | \$68,910    | \$65,732           |
| Income after taxes <sup>1</sup> .....         | 66,940                     | 40,153           | 51,125           | 69,136           | 85,334           | 67,465      | 65,588             |
| Age of reference person .....                 | 41.0                       | 21.5             | 30.5             | 39.5             | 48.4             | 58.6        | 72.6               |
| Average number in consumer unit:              |                            |                  |                  |                  |                  |             |                    |
| Persons .....                                 | 5.6                        | 5.6              | 5.6              | 5.6              | 5.6              | 5.8         | 5.6                |
| Children under 18 .....                       | 2.7                        | 2.7              | 3.2              | 3.0              | 2.2              | 1.9         | 1.8                |
| Persons 65 and over .....                     | .1                         | ( <sup>2</sup> ) | ( <sup>2</sup> ) | .1               | .1               | .2          | 1.3                |
| Earners .....                                 | 2.2                        | 2.2              | 1.8              | 2.1              | 2.7              | 2.6         | 2.1                |
| Vehicles .....                                | 2.5                        | 1.7              | 2.0              | 2.6              | 3.1              | 2.9         | 2.2                |
| Percent distribution:                         |                            |                  |                  |                  |                  |             |                    |
| Sex of reference person:                      |                            |                  |                  |                  |                  |             |                    |
| Male .....                                    | 48                         | 42               | 38               | 48               | 57               | 60          | 39                 |
| Female .....                                  | 52                         | 58               | 62               | 52               | 43               | 40          | 61                 |
| Housing tenure:                               |                            |                  |                  |                  |                  |             |                    |
| Homeowner .....                               | 74                         | 39               | 56               | 78               | 84               | 85          | 86                 |
| With mortgage .....                           | 58                         | 25               | 48               | 64               | 67               | 58          | 28                 |
| Without mortgage .....                        | 16                         | 13               | 9                | 14               | 17               | 28          | 58                 |
| Renter .....                                  | 26                         | 61               | 44               | 22               | 16               | 15          | 14                 |
| Race of reference person:                     |                            |                  |                  |                  |                  |             |                    |
| Black or African-American .....               | 15                         | 19               | 15               | 13               | 13               | 16          | 43                 |
| White, Asian, and All Other Races .....       | 85                         | 81               | 85               | 87               | 87               | 84          | 57                 |
| Education of reference person:                |                            |                  |                  |                  |                  |             |                    |
| Elementary (1-8) .....                        | 9                          | 6                | 9                | 7                | 10               | 14          | 23                 |
| High school (9-12) .....                      | 41                         | 66               | 46               | 41               | 33               | 43          | 36                 |
| College .....                                 | 49                         | 28               | 45               | 52               | 57               | 40          | 40                 |
| Never attended and other .....                | ( <sup>3</sup> )           | ( <sup>3</sup> ) | 1                | ( <sup>3</sup> ) | ( <sup>3</sup> ) | 2           | 1                  |
| At least one vehicle owned or leased .....    | 93                         | 86               | 89               | 95               | 95               | 94          | 90                 |
| Average annual expenditures .....             | \$54,090                   | \$35,186         | \$45,990         | \$55,066         | \$66,590         | \$53,056    | \$43,636           |
| Food .....                                    |                            |                  |                  |                  |                  |             |                    |
| Food at home .....                            | 8,345                      | 7,192            | 7,506            | 8,262            | 9,618            | 8,438       | 8,754              |
| Cereals and bakery products .....             | 5,285                      | 4,152            | 4,885            | 5,173            | 5,987            | 5,758       | 6,053              |
| Cereals and cereal products .....             | 782                        | 582              | 738              | 775              | 889              | 777         | 771                |
| Bakery products .....                         | 288                        | 239              | 282              | 286              | 325              | 267         | 229                |
| Meats, poultry, fish, and eggs .....          | 494                        | 343              | 456              | 490              | 565              | 510         | 542                |
| Beef .....                                    | 1,442                      | 1,258            | 1,423            | 1,356            | 1,589            | 1,625       | 1,847              |
| Pork .....                                    | 440                        | 373              | 456              | 413              | 481              | 449         | 515                |
| Other meats .....                             | 290                        | 279              | 301              | 262              | 300              | 379         | 449                |
| Poultry .....                                 | 183                        | 146              | 155              | 182              | 201              | 221         | 283                |
| Fish and seafood .....                        | 270                        | 243              | 261              | 249              | 332              | 241         | 315                |
| Eggs .....                                    | 193                        | 161              | 182              | 185              | 208              | 269         | 200                |
| Dairy products .....                          | 66                         | 55               | 67               | 66               | 66               | 68          | 86                 |
| Fresh milk and cream .....                    | 581                        | 386              | 523              | 600              | 645              | 588         | 582                |
| Other dairy products .....                    | 257                        | 189              | 257              | 261              | 268              | 243         | 238                |
| Fruits and vegetables .....                   | 325                        | 196              | 266              | 339              | 377              | 345         | 345                |
| Fresh fruits .....                            | 869                        | 709              | 847              | 823              | 1,039            | 842         | 843                |
| Fresh vegetables .....                        | 287                        | 255              | 280              | 270              | 361              | 231         | 224                |
| Processed fruits .....                        | 274                        | 217              | 261              | 254              | 340              | 272         | 301                |
| Processed vegetables .....                    | 177                        | 135              | 184              | 171              | 193              | 166         | 185                |
| Eggs .....                                    | 131                        | 102              | 122              | 128              | 144              | 174         | 134                |

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, 2003-2004 — 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 .....                                  | \$1,610                    | \$1,218          | \$1,354         | \$1,618     | \$1,825         | \$1,925          | \$2,009            |
| Sugar and other sweets .....                              | 195                        | 130              | 160             | 198         | 215             | 247              | 299                |
| Fats and oils .....                                       | 139                        | 95               | 131             | 129         | 160             | 175              | 219                |
| Miscellaneous foods .....                                 | 806                        | 647              | 667             | 836         | 886             | 939              | 860                |
| Nonalcoholic beverages .....                              | 426                        | 340              | 365             | 409         | 503             | 517              | 594                |
| Food prepared by consumer unit on out-of-town trips ..... | 44                         | <sup>4</sup> 6   | 31              | 46          | 61              | 47               | <sup>4</sup> 37    |
| Food away from home .....                                 | 3,060                      | 3,040            | 2,620           | 3,089       | 3,631           | 2,680            | 2,701              |
| Alcoholic beverages .....                                 | 351                        | 500              | 366             | 347         | 367             | 252              | 132                |
| Housing .....                                             | 17,255                     | 10,955           | 15,205          | 17,942      | 20,353          | 16,376           | 12,312             |
| Shelter .....                                             | 9,824                      | 6,571            | 8,869           | 10,168      | 11,854          | 8,679            | 5,524              |
| Owned dwellings .....                                     | 7,302                      | 2,370            | 5,168           | 7,971       | 9,862           | 6,988            | 3,923              |
| Mortgage interest and charges .....                       | 4,718                      | 1,567            | 3,502           | 5,271       | 6,242           | 4,046            | 1,611              |
| Property taxes .....                                      | 1,644                      | 603              | 991             | 1,756       | 2,312           | 1,788            | 1,475              |
| Maintenance, repairs, insurance, other expenses .....     | 939                        | 200              | 675             | 943         | 1,308           | 1,154            | 837                |
| Rented dwellings .....                                    | 2,115                      | 4,122            | 3,510           | 1,780       | 1,290           | 1,242            | 1,345              |
| Other lodging .....                                       | 408                        | <sup>4</sup> 78  | 191             | 417         | 703             | 449              | 256                |
| Utilities, fuels, and public services .....               | 3,838                      | 2,760            | 3,266           | 3,856       | 4,438           | 4,116            | 4,420              |
| Natural gas .....                                         | 564                        | 328              | 471             | 558         | 669             | 595              | 801                |
| Electricity .....                                         | 1,416                      | 1,035            | 1,209           | 1,427       | 1,594           | 1,540            | 1,745              |
| Fuel oil and other fuels .....                            | 122                        | <sup>4</sup> 51  | 82              | 116         | 180             | 160              | 133                |
| Telephone services .....                                  | 1,260                      | 1,055            | 1,120           | 1,267       | 1,448           | 1,263            | 1,213              |
| Water and other public services .....                     | 475                        | 292              | 383             | 488         | 549             | 559              | 527                |
| Household operations .....                                | 945                        | 470              | 994             | 1,058       | 864             | 737              | 586                |
| Personal services .....                                   | 520                        | 332              | 683             | 643         | 257             | 249              | <sup>4</sup> 176   |
| Other household expenses .....                            | 425                        | 137              | 311             | 415         | 606             | 488              | 410                |
| Housekeeping supplies .....                               | 705                        | 425              | 548             | 714         | 905             | 802              | 620                |
| Laundry and cleaning supplies .....                       | 218                        | 169              | 204             | 204         | 271             | 235              | 213                |
| Other household products .....                            | 342                        | 197              | 252             | 348         | 460             | 408              | 235                |
| Postage and stationery .....                              | 144                        | 59               | 92              | 163         | 174             | 159              | 172                |
| Household furnishings and equipment .....                 | 1,943                      | 730              | 1,529           | 2,146       | 2,293           | 2,041            | 1,163              |
| Household textiles .....                                  | 166                        | 100              | 93              | 165         | 272             | 220              | <sup>4</sup> 24    |
| Furniture .....                                           | 510                        | 222              | 454             | 568         | 494             | 534              | 525                |
| Floor coverings .....                                     | 50                         | <sup>4</sup> 19  | 30              | 50          | 76              | <sup>4</sup> 53  | <sup>4</sup> 61    |
| Major appliances .....                                    | 298                        | 99               | 210             | 325         | 409             | 214              | 189                |
| Small appliances, miscellaneous housewares .....          | 113                        | 68               | 121             | 102         | 135             | 128              | 104                |
| Miscellaneous household equipment .....                   | 805                        | 222              | 622             | 936         | 906             | 891              | 260                |
| Apparel and services .....                                | 2,741                      | 2,031            | 2,716           | 2,743       | 3,100           | 2,194            | 2,529              |
| Men and boys .....                                        | 696                        | 365              | 596             | 711         | 855             | 543              | 938                |
| Men, 16 and over .....                                    | 410                        | 267              | 321             | 359         | 600             | 379              | 808                |
| Boys, 2 to 15 .....                                       | 287                        | 99               | 275             | 351         | 255             | 164              | 130                |
| Women and girls .....                                     | 941                        | 617              | 848             | 893         | 1,230           | 939              | 865                |
| Women, 16 and over .....                                  | 646                        | 436              | 599             | 533         | 963             | 773              | 556                |
| Girls, 2 to 15 .....                                      | 295                        | 181              | 249             | 359         | 267             | 166              | 310                |
| Children under 2 .....                                    | 182                        | 305              | 294             | 158         | 106             | 111              | 169                |
| Footwear .....                                            | 578                        | 472              | 623             | 602         | 571             | 416              | <sup>4</sup> 347   |
| Other apparel products and services .....                 | 343                        | 271              | 354             | 380         | 338             | 185              | 210                |
| Transportation .....                                      | 10,221                     | 6,999            | 9,093           | 10,399      | 12,173          | 10,297           | 7,236              |
| Vehicle purchases (net outlay) .....                      | 4,650                      | 3,459            | 4,642           | 4,742       | 5,004           | 4,562            | <sup>4</sup> 2,909 |
| Cars and trucks, new .....                                | 1,965                      | <sup>4</sup> 885 | 1,654           | 2,266       | 1,976           | 2,351            | <sup>4</sup> 770   |
| Cars and trucks, used .....                               | 2,614                      | 2,574            | 2,911           | 2,370       | 2,993           | 2,211            | 2,139              |
| Other vehicles .....                                      | 71                         | ( <sup>5</sup> ) | <sup>4</sup> 77 | 106         | <sup>4</sup> 36 | ( <sup>5</sup> ) | ( <sup>5</sup> )   |
| Gasoline and motor oil .....                              | 2,120                      | 1,552            | 1,765           | 2,166       | 2,537           | 2,212            | 1,865              |

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, 2003-2004 — 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 .....                                       | \$3,039                    | \$1,757        | \$2,401     | \$3,111     | \$3,977     | \$3,080     | \$2,111            |
| Vehicle finance charges .....                                      | 531                        | 283            | 422         | 592         | 613         | 517         | 329                |
| Maintenance and repairs .....                                      | 770                        | 368            | 602         | 768         | 1,040       | 856         | 575                |
| Vehicle insurance .....                                            | 1,217                      | 841            | 893         | 1,228       | 1,631       | 1,356       | 917                |
| Vehicle rental, leases, licenses, other charges .....              | 521                        | 265            | 483         | 523         | 694         | 350         | 290                |
| Public transportation .....                                        | 412                        | 231            | 284         | 380         | 654         | 443         | 351                |
| Health care .....                                                  | 2,448                      | 1,165          | 1,647       | 2,492       | 3,095       | 3,212       | 3,308              |
| Health insurance .....                                             | 1,275                      | 591            | 915         | 1,327       | 1,432       | 1,670       | 2,051              |
| Medical services .....                                             | 714                        | 254            | 474         | 774         | 960         | 758         | 516                |
| Drugs .....                                                        | 354                        | 268            | 209         | 292         | 525         | 647         | 610                |
| Medical supplies .....                                             | 105                        | 452            | 49          | 99          | 177         | 137         | 131                |
| Entertainment .....                                                | 2,646                      | 1,142          | 2,159       | 2,799       | 3,537       | 1,882       | 1,610              |
| Fees and admissions .....                                          | 644                        | 180            | 378         | 736         | 965         | 481         | 175                |
| Television, radios, sound equipment .....                          | 947                        | 595            | 874         | 968         | 1,082       | 857         | 884                |
| Pets, toys, hobbies, and playground equipment .....                | 452                        | 239            | 456         | 481         | 443         | 412         | 437                |
| Other entertainment supplies, equipment, and services .....        | 604                        | 127            | 451         | 613         | 1,047       | 132         | 114                |
| Personal care products and services .....                          | 721                        | 432            | 609         | 747         | 883         | 650         | 603                |
| Reading .....                                                      | 114                        | 40             | 73          | 108         | 166         | 159         | 138                |
| Education .....                                                    | 1,154                      | 317            | 422         | 1,099       | 2,199       | 1,550       | 601                |
| Tobacco products and smoking supplies .....                        | 364                        | 331            | 382         | 325         | 371         | 477         | 499                |
| Miscellaneous .....                                                | 687                        | 390            | 697         | 610         | 825         | 618         | 1,124              |
| Cash contributions .....                                           | 1,357                      | 726            | 893         | 1,383       | 2,075       | 1,211       | 790                |
| Personal insurance and pensions .....                              | 5,687                      | 2,966          | 4,223       | 5,809       | 7,828       | 5,740       | 3,999              |
| Life and other personal insurance .....                            | 512                        | 94             | 342         | 479         | 826         | 598         | 462                |
| Pensions and Social Security .....                                 | 5,175                      | 2,873          | 3,882       | 5,331       | 7,002       | 5,142       | 3,537              |
| Sources of income and personal taxes: <sup>1</sup>                 |                            |                |             |             |             |             |                    |
| Money income before taxes .....                                    | 68,194                     | 39,917         | 51,318      | 70,584      | 87,791      | 68,910      | 65,732             |
| Wages and salaries .....                                           | 60,684                     | 36,699         | 47,392      | 64,529      | 76,709      | 56,717      | 41,402             |
| Self-employment income .....                                       | 3,227                      | 4867           | 1,337       | 2,592       | 7,324       | 3,086       | 42,076             |
| Social Security, private and government retirement .....           | 1,933                      | 4476           | 581         | 1,100       | 1,653       | 5,914       | 17,279             |
| Interest, dividends, rental income, other property income .....    | 593                        | 45             | 84          | 654         | 614         | 958         | 3,154              |
| Unemployment and workers' compensation, veterans' benefits .....   | 319                        | 446            | 232         | 335         | 383         | 4509        | 4287               |
| Public assistance, supplemental security income, food stamps ..... | 827                        | 1,337          | 1,138       | 644         | 682         | 957         | 1,023              |
| Regular contributions for support .....                            | 439                        | 4384           | 381         | 543         | 307         | 4508        | 4304               |
| Other income .....                                                 | 172                        | 4102           | 173         | 187         | 119         | 4260        | 4207               |
| Personal taxes .....                                               | 1,253                      | -236           | 193         | 1,448       | 2,457       | 1,446       | 143                |
| Federal income taxes .....                                         | 660                        | -423           | -128        | 817         | 1,604       | 534         | -130               |
| State and local income taxes .....                                 | 407                        | 163            | 203         | 472         | 634         | 294         | 114                |
| Other taxes .....                                                  | 186                        | 424            | 118         | 159         | 219         | 617         | 159                |
| Income after taxes .....                                           | 66,940                     | 40,153         | 51,125      | 69,136      | 85,334      | 67,465      | 65,588             |

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, 2003-2004 — 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 .....    | - \$18,508                 | - \$11,942     | - \$12,791  | - \$20,334  | - \$28,847  | - \$9,183   | \$2,554            |
| Net change in total assets .....                    | 11,703                     | 19,593         | 8,242       | 15,434      | 9,314       | 6,371       | 5,573              |
| Net change in total liabilities .....               | 30,211                     | 31,535         | 21,034      | 35,768      | 38,161      | 15,554      | 3,019              |
| Other financial information:                        |                            |                |             |             |             |             |                    |
| Other money receipts .....                          | 302                        | 4202           | 152         | 287         | 286         | 4215        | 41,769             |
| Mortgage principal paid on owned property .....     | -2,311                     | -545           | -1,426      | -2,569      | -3,408      | -2,088      | -818               |
| Estimated market value of owned home .....          | 158,535                    | 57,993         | 91,287      | 163,725     | 234,144     | 162,663     | 187,895            |
| Estimated monthly rental value of owned home .....  | 921                        | 360            | 620         | 993         | 1,169       | 1,031       | 966                |
| Gifts of goods and services .....                   | 727                        | 461            | 544         | 740         | 974         | 813         | 415                |
| Food .....                                          | 44                         | 418            | 31          | 39          | 85          | 417         | 45                 |
| Alcoholic beverages .....                           | 12                         | 42             | 49          | 13          | 15          | 415         | 413                |
| Housing .....                                       | 179                        | 79             | 197         | 153         | 247         | 177         | 121                |
| Housekeeping supplies .....                         | 44                         | 410            | 28          | 47          | 68          | 435         | 410                |
| Household textiles .....                            | 11                         | 41             | 42          | 8           | 25          | 435         | 42                 |
| Appliances and miscellaneous housewares .....       | 24                         | 45             | 443         | 14          | 20          | 426         | 485                |
| Major appliances .....                              | 4                          | (5)            | 49          | (5)         | 43          | (5)         | 422                |
| Small appliances and miscellaneous housewares ..... | 21                         | 45             | 433         | 14          | 17          | 426         | 464                |
| Miscellaneous household equipment .....             | 44                         | 413            | 53          | 31          | 78          | 32          | 413                |
| Other housing .....                                 | 56                         | 450            | 72          | 53          | 56          | 448         | 410                |
| Apparel and services .....                          | 237                        | 225            | 188         | 262         | 250         | 290         | 94                 |
| Males, 2 and over .....                             | 58                         | 433            | 19          | 74          | 76          | 467         | 433                |
| Females, 2 and over .....                           | 73                         | 424            | 70          | 70          | 86          | 126         | 431                |
| Children under 2 .....                              | 59                         | 467            | 69          | 59          | 59          | 27          | 416                |
| Other apparel products and services .....           | 47                         | 4101           | 30          | 60          | 29          | 469         | 415                |
| Jewelry and watches .....                           | 8                          | 439            | 49          | 6           | 46          | 48          | 42                 |
| All other apparel products and services .....       | 40                         | 462            | 421         | 53          | 423         | 461         | 413                |
| Transportation .....                                | 15                         | 57             | 11          | 12          | 23          | 5           | 416                |
| Health care .....                                   | 17                         | 439            | 45          | 15          | 28          | 434         | (3)                |
| Entertainment .....                                 | 55                         | 432            | 38          | 68          | 65          | 414         | 411                |
| Toys, games, arts and crafts, and tricycles .....   | 12                         | 44             | 17          | 11          | 12          | 412         | 46                 |
| Other entertainment .....                           | 42                         | 428            | 21          | 57          | 54          | 42          | 45                 |
| Personal care products and services .....           | 25                         | 41             | 13          | 30          | 40          | 48          | (5)                |
| Reading .....                                       | 1                          | (5)            | (3)         | 1           | 41          | 47          | (5)                |
| Education .....                                     | 103                        | (5)            | 412         | 116         | 180         | 4196        | 446                |
| All other gifts .....                               | 39                         | 47             | 41          | 33          | 39          | 50          | 109                |

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.