

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	116,282	8,817	19,439	24,070	23,712	17,479	22,765	11,230	11,536
Consumer unit characteristics:									
Income before taxes	\$54,453	\$22,840	\$52,484	\$65,515	\$70,434	\$61,031	\$34,988	\$42,137	\$28,028
Income after taxes	52,287	22,507	50,819	63,202	66,761	58,043	34,040	41,126	27,142
Age of reference person	48.5	21.4	29.7	39.7	49.3	59.1	75.3	69.3	81.2
Average number in consumer unit:									
Persons	2.5	1.9	2.9	3.2	2.7	2.1	1.7	1.9	1.5
Children under 186	.4	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and over3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.7	1.7	1.3	.5	.7	.2
Vehicles	1.9	1.2	1.8	2.1	2.4	2.2	1.5	1.9	1.2
Percent distribution:									
Sex of reference person:									
Male	48	46	49	48	50	50	46	50	42
Female	52	54	51	52	50	50	54	50	58
Housing tenure:									
Homeowner	68	15	49	69	77	83	80	83	78
With mortgage	42	9	42	59	58	46	18	27	10
Without mortgage	25	5	7	11	19	37	62	56	68
Renter	32	85	51	31	23	17	20	17	22
Race of reference person:									
Black or African-American	12	11	13	14	13	10	9	10	9
White, Asian, and All Other Races	88	89	87	86	87	90	91	90	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino (new UCC Q20032)	11	13	17	14	8	8	5	6	4
Not Hispanic or Latino (new UCC Q20032)	89	87	83	86	92	92	95	94	96
Education of reference person:									
Elementary (1-8)	5	2	3	3	4	6	12	9	15
High school (9-12)	35	29	30	35	32	36	46	45	46
College	59	69	67	61	64	58	42	46	37
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	1	1	1
At least one vehicle owned or leased	88	71	90	91	93	92	83	89	77
Average annual expenditures	\$43,395	\$24,535	\$42,701	\$50,402	\$52,764	\$47,299	\$31,104	\$36,512	\$25,763
Food									
Food at home	5,781	3,715	5,705	6,752	7,038	5,898	4,206	4,871	3,518
Cereals and bakery products	3,347	1,853	3,155	3,897	4,083	3,374	2,722	3,049	2,380
Cereals and cereal products	461	265	432	552	547	437	394	422	364
Bakery products	154	99	152	194	181	137	118	126	110
Meats, poultry, fish, and eggs	307	166	280	357	366	300	276	296	255
Beef	880	480	812	1,019	1,111	894	694	799	584
Pork	265	148	250	313	338	257	205	236	172
Other meats	181	95	161	204	222	203	148	173	122
Poultry	108	53	97	125	140	102	91	113	68
Fish and seafood	156	101	154	182	196	156	108	123	93
Eggs	128	57	112	151	167	130	103	111	95
Dairy products	42	26	38	45	48	46	38	44	33
Fresh milk and cream	371	205	346	440	436	371	313	353	271
Other dairy products	144	86	147	177	161	137	118	125	110
Fruits and vegetables	226	119	199	263	276	235	195	227	161
Fresh fruits	561	285	521	615	673	588	510	548	470
Fresh vegetables	187	92	168	199	229	199	174	183	166
Processed fruits	183	86	166	200	219	200	167	191	142
Processed vegetables	110	64	110	122	126	108	99	97	100
Processed vegetables	82	44	77	94	99	80	70	77	62

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other food at home	\$1,075	\$618	\$1,043	\$1,271	\$1,316	\$1,083	\$812	\$927	\$692
Sugar and other sweets	128	54	113	146	162	137	109	127	91
Fats and oils	89	45	78	97	112	97	77	84	69
Miscellaneous foods	527	334	545	643	623	485	394	446	340
Nonalcoholic beverages	290	171	281	340	370	295	201	226	175
Food prepared by consumer unit on out-of-town trips	41	15	26	44	49	69	31	45	18
Food away from home	2,434	1,862	2,550	2,855	2,955	2,524	1,484	1,822	1,138
Alcoholic beverages	459	503	522	535	502	457	261	329	190
Housing	13,918	7,649	14,379	16,794	16,164	14,339	10,259	11,152	9,381
Shelter	7,998	4,901	8,729	9,856	9,313	7,883	5,329	5,784	4,886
Owned dwellings	5,324	1,009	4,700	7,025	6,968	5,970	3,523	4,134	2,928
Mortgage interest and charges	2,936	615	3,190	4,575	4,010	2,813	863	1,317	421
Property taxes	1,391	236	909	1,562	1,747	1,760	1,416	1,534	1,302
Maintenance, repairs, insurance, other expenses	997	159	601	888	1,211	1,398	1,244	1,283	1,205
Rented dwellings	2,201	3,647	3,802	2,450	1,636	1,169	1,393	1,123	1,655
Other lodging	473	244	227	381	710	743	414	527	303
Utilities, fuels, and public services	2,927	1,413	2,687	3,309	3,413	3,222	2,580	2,881	2,287
Natural gas	424	135	366	474	473	477	442	478	406
Electricity	1,064	507	957	1,211	1,231	1,177	957	1,072	845
Fuel oil and other fuels	121	28	61	104	149	161	163	163	164
Telephone services	990	642	1,028	1,145	1,178	1,040	695	815	579
Water and other public services	327	101	275	375	381	367	323	353	294
Household operations	753	270	915	992	693	645	694	522	861
Personal services	300	159	584	568	131	43	201	27	370
Other household expenses	453	110	331	424	562	602	493	495	491
Housekeeping supplies	594	253	499	677	756	657	509	569	445
Laundry and cleaning supplies	149	75	142	170	188	158	111	122	100
Other household products	290	114	223	339	385	318	248	285	210
Postage and stationery	155	64	134	169	183	181	149	162	136
Household furnishings and equipment	1,646	812	1,548	1,960	1,989	1,932	1,147	1,395	901
Household textiles	158	55	104	187	182	203	154	122	188
Furniture	417	261	464	546	415	504	236	322	153
Floor coverings	52	7	36	51	65	87	44	61	26
Major appliances	204	72	184	237	237	240	175	208	143
Small appliances, miscellaneous housewares	105	62	104	97	125	130	90	109	71
Miscellaneous household equipment	711	355	657	841	966	768	448	573	321
Apparel and services	1,816	1,371	2,134	2,142	2,217	1,863	907	1,200	604
Men and boys	406	235	456	532	542	338	204	312	93
Men, 16 and over	317	214	336	356	455	285	180	273	84
Boys, 2 to 15	89	22	120	176	87	53	24	39	9
Women and girls	739	587	755	801	972	793	431	543	315
Women, 16 and over	631	558	638	580	841	743	404	504	300
Girls, 2 to 15	108	29	118	222	131	50	27	39	15
Children under 2	79	102	182	86	53	47	20	28	13
Footwear	329	258	398	416	385	351	123	153	91
Other apparel products and services	264	188	342	306	264	333	129	165	93
Transportation	7,801	4,704	8,485	9,183	9,343	8,421	4,875	6,506	3,286
Vehicle purchases (net outlay)	3,397	2,035	4,033	4,190	3,790	3,616	1,966	2,822	1,132
Cars and trucks, new	1,748	542	1,901	2,204	1,827	2,311	1,089	1,561	630
Cars and trucks, used	1,582	1,430	2,086	1,907	1,826	1,247	872	1,251	502
Other vehicles	66	³ 63	46	79	138	³ 58	³ 5	³ 9	(²)
Gasoline and motor oil	1,598	1,130	1,679	1,877	1,980	1,666	963	1,259	675

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other vehicle expenses	\$2,365	\$1,326	\$2,407	\$2,681	\$3,061	\$2,532	\$1,546	\$1,902	\$1,200
Vehicle finance charges	323	147	408	434	398	336	115	182	48
Maintenance and repairs	652	400	602	687	838	742	490	585	398
Vehicle insurance	964	535	944	1,068	1,273	973	711	825	600
Vehicle rental, leases, licenses, other charges	426	243	453	491	553	481	230	309	153
Public transportation	441	214	366	435	512	606	400	524	280
Health care	2,574	654	1,519	2,263	2,695	3,262	3,899	3,799	3,995
Health insurance	1,332	321	842	1,199	1,291	1,567	2,142	2,171	2,115
Medical services	648	184	403	654	809	892	678	631	723
Drugs	480	118	212	318	461	642	920	854	985
Medical supplies	114	31	62	92	133	161	158	144	172
Entertainment	2,218	1,166	2,122	2,504	2,711	2,823	1,429	1,879	990
Fees and admissions	528	277	415	666	667	618	361	463	262
Television, radios, sound equipment	788	500	843	921	926	810	550	628	474
Pets, toys, hobbies, and playground equipment	381	218	404	460	477	428	204	261	147
Other entertainment supplies, equipment, and services	522	172	460	457	641	967	314	527	107
Personal care products and services	581	334	552	660	690	628	468	514	421
Reading	130	51	94	123	149	177	146	158	135
Education	905	1,821	726	786	1,567	730	274	352	198
Tobacco products and smoking supplies	288	236	283	350	375	301	147	197	98
Miscellaneous	690	297	600	773	774	825	641	735	547
Cash contributions	1,408	310	815	1,265	1,625	1,752	2,000	2,471	1,542
Personal insurance and pensions	4,823	1,726	4,765	6,273	6,915	5,825	1,592	2,348	856
Life and other personal insurance	390	31	235	391	505	612	372	472	275
Pensions and Social Security	4,433	1,695	4,529	5,881	6,410	5,214	1,220	1,875	582
Sources of income and personal taxes:									
Money income before taxes	54,453	22,840	52,484	65,515	70,434	61,031	34,988	42,137	28,028
Wages and salaries	43,192	19,954	48,542	59,294	61,021	45,535	10,234	16,264	4,363
Self-employment income	3,008	619	1,939	3,422	4,662	3,799	2,077	2,977	1,202
Social Security, private and government retirement	5,848	211	329	750	2,250	8,871	19,561	20,116	19,020
Interest, dividends, rental income, other property income	1,261	278	476	630	1,206	1,800	2,621	2,280	2,954
Unemployment and workers' compensation, veterans' benefits	237	62	221	309	367	278	72	103	43
Public assistance, supplemental security income, food stamps	308	242	364	341	326	342	206	228	185
Regular contributions for support	413	966	397	623	420	242	113	61	164
Other income	187	508	215	146	182	164	103	108	99
Personal taxes	2,166	333	1,665	2,313	3,673	2,987	948	1,010	887
Federal income taxes	1,519	200	1,098	1,557	2,674	2,168	648	679	618
State and local income taxes	472	123	473	598	756	584	93	119	67
Other taxes	175	10	94	158	244	236	207	213	201
Income after taxes	52,287	22,507	50,819	63,202	66,761	58,043	34,040	41,126	27,142

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Addenda:									
Net change in total assets and liabilities	- \$7,567	\$2,106	-\$12,474	-\$11,623	-\$10,551	-\$5,473	-\$1,334	-\$1,724	-\$954
Net change in total assets	9,211	9,980	14,666	14,265	7,869	7,376	1,718	3,123	351
Net change in total liabilities	16,778	7,873	27,140	25,888	18,420	12,849	3,052	4,846	1,305
Other financial information:									
Other money receipts	556	72	206	470	507	1,549	423	580	271
Mortgage principal paid on owned property	-1,791	-184	-1,331	-2,339	-2,668	-2,497	-771	-1,139	-412
Estimated market value of owned home	137,639	20,790	89,279	146,382	169,117	179,708	149,859	166,819	133,349
Estimated monthly rental value of owned home ..	781	136	538	871	947	992	808	855	761
Gifts of goods and services	1,215	438	711	1,096	1,935	1,636	1,000	1,068	926
Food	74	10	37	56	157	109	36	52	21
Alcoholic beverages	20	14	19	26	28	19	10	16	3
Housing	283	104	182	299	398	372	232	214	248
Housekeeping supplies	61	20	46	88	80	61	42	51	32
Household textiles	19	³ 9	11	20	22	31	17	24	10
Appliances and miscellaneous housewares	32	14	28	30	32	51	30	33	27
Major appliances	12	³ 1	4	11	11	27	12	7	16
Small appliances and miscellaneous housewares	20	13	24	18	20	24	19	25	12
Miscellaneous household equipment	72	28	52	106	95	81	36	42	31
Other housing	99	34	45	56	170	148	107	64	148
Apparel and services	286	181	261	339	329	373	183	256	108
Males, 2 and over	76	37	51	100	88	97	56	89	21
Females, 2 and over	101	62	77	114	128	129	75	99	50
Children under 2	38	22	58	43	39	41	18	25	11
Other apparel products and services	71	59	74	81	74	106	34	42	26
Jewelry and watches	24	26	33	20	16	48	9	14	5
All other apparel products and services	47	34	40	61	58	58	25	28	³ 21
Transportation	51	12	32	47	85	56	46	47	44
Health care	49	³ 8	30	35	44	34	112	26	197
Entertainment	78	33	51	74	108	120	61	87	36
Toys, games, arts and crafts, and tricycles	28	10	23	22	31	47	26	41	12
Other entertainment	51	23	28	51	77	73	35	46	24
Personal care products and services	29	17	30	44	32	23	16	16	17
Reading	1	⁽²⁾	⁽²⁾	1	1	2	2	3	2
Education	250	³ 16	25	105	663	346	181	196	165
All other gifts	94	43	45	70	90	182	120	156	84

¹ Value less than 0.05.

² Value less than 0.5.

³ Data are likely to have large sampling errors.