

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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)	15,926	561	3,908	6,227	3,785	956	489
Consumer unit characteristics:							
Income before taxes	\$73,134	\$35,398	\$56,214	\$76,110	\$90,880	\$86,304	\$52,244
Income after taxes	70,601	35,483	55,023	73,364	86,807	83,609	50,824
Age of reference person	41.0	21.8	30.3	39.7	48.8	58.4	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	1.7	2.0	1.8	1.2	.9	.8
Persons 65 and over1	(¹)	(¹)	(¹)	(¹)	.1	1.4
Earners	1.9	1.8	1.7	1.9	2.4	2.2	1.5
Vehicles	2.5	1.8	2.1	2.4	3.1	3.1	2.1
Percent distribution:							
Sex of reference person:							
Male	50	38	42	48	60	65	49
Female	50	62	58	52	40	35	51
Housing tenure:							
Homeowner	77	34	63	80	87	87	87
With mortgage	64	25	56	69	73	66	48
Without mortgage	12	9	7	11	15	21	39
Renter	23	66	37	20	13	13	13
Race of reference person:							
Black or African-American	13	16	13	13	8	17	20
White, Asian, and all other races	87	84	87	87	92	83	80
Hispanic or Latino origin of reference person:							
Hispanic or Latino (new UCC Q20032)	15	33	20	12	10	14	19
Not Hispanic or Latino (new UCC Q20032)	81	63	76	84	87	82	77
Education of reference person:							
Elementary (1-8)	4	6	3	3	4	10	26
High school (9-12)	34	64	37	34	27	32	40
College	61	29	60	63	69	58	31
Never attended and other	(²)	(²)	(²)	(²)	1	(²)	3
At least one vehicle owned or leased	94	91	93	95	96	95	86
Average annual expenditures	\$56,724	\$35,683	\$46,762	\$58,185	\$68,020	\$63,066	\$41,565
Food	7,823	6,184	6,372	7,942	9,319	8,068	7,872
Food at home	4,641	3,952	3,869	4,608	5,521	4,649	5,416
Cereals and bakery products	659	618	550	681	748	553	895
Cereals and cereal products	225	245	186	238	252	184	251
Bakery products	434	373	364	443	495	370	645
Meats, poultry, fish, and eggs	1,233	1,043	974	1,167	1,568	1,303	1,737
Beef	381	333	308	345	497	388	605
Pork	252	192	196	245	313	273	381
Other meats	157	128	123	148	200	178	208
Poultry	218	206	181	215	260	223	244
Fish and seafood	172	116	122	165	236	187	210
Eggs	53	68	43	50	62	55	88
Dairy products	508	424	430	512	586	518	564
Fresh milk and cream	202	188	181	211	208	198	237
Other dairy products	306	236	249	301	378	320	327
Fruits and vegetables	743	619	604	734	897	792	836
Fresh fruits	239	192	186	235	297	267	241
Fresh vegetables	234	181	184	231	286	260	306
Processed fruits	154	152	131	153	177	151	174
Processed vegetables	116	95	103	114	136	115	114

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, 2003-2004 — 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	\$1,499	\$1,248	\$1,311	\$1,513	\$1,722	\$1,482	\$1,383
Sugar and other sweets	172	91	144	178	199	182	179
Fats and oils	120	120	95	115	149	127	157
Miscellaneous foods	752	670	696	753	841	703	644
Nonalcoholic beverages	404	361	343	407	467	421	382
Food prepared by consumer unit on out-of-town trips	50	³ 6	33	59	64	49	³ 21
Food away from home	3,182	2,232	2,502	3,334	3,798	3,418	2,456
Alcoholic beverages	458	424	347	441	642	360	294
Housing	18,428	12,298	16,379	19,438	20,378	18,944	12,783
Shelter	10,587	6,829	9,379	11,229	11,816	10,887	6,266
Owned dwellings	8,222	2,369	6,378	9,113	9,779	8,872	4,986
Mortgage interest and charges	5,245	1,380	4,446	6,011	5,935	4,588	2,262
Property taxes	1,828	500	1,157	2,012	2,293	2,417	1,620
Maintenance, repairs, insurance, other expenses	1,149	488	776	1,090	1,552	1,867	1,104
Rented dwellings	1,871	4,344	2,782	1,685	1,131	1,295	973
Other lodging	494	³ 117	219	431	906	719	307
Utilities, fuels, and public services	3,688	2,543	3,119	3,752	4,181	4,421	3,483
Natural gas	522	338	438	541	569	650	557
Electricity	1,343	949	1,164	1,386	1,469	1,539	1,326
Fuel oil and other fuels	141	³ 56	89	136	205	163	184
Telephone services	1,249	919	1,075	1,243	1,445	1,563	974
Water and other public services	432	282	354	446	493	505	443
Household operations	1,341	757	1,534	1,526	1,149	842	589
Personal services	804	608	1,182	1,003	357	³ 167	³ 184
Other household expenses	537	149	352	522	792	675	404
Housekeeping supplies	744	510	585	767	910	772	614
Laundry and cleaning supplies	199	233	181	197	214	212	175
Other household products	376	219	273	388	504	346	270
Postage and stationery	169	58	131	182	193	214	169
Household furnishings and equipment	2,068	1,659	1,763	2,164	2,321	2,021	1,831
Household textiles	160	17	136	149	215	185	145
Furniture	587	366	532	700	539	536	338
Floor coverings	67	³ 5	36	71	97	111	³ 19
Major appliances	244	127	167	262	277	267	454
Small appliances, miscellaneous housewares	99	40	78	90	140	103	99
Miscellaneous household equipment	912	1,104	814	893	1,053	818	776
Apparel and services	2,553	1,927	2,368	2,463	3,025	2,844	1,320
Men and boys	632	499	550	650	782	481	264
Men, 16 and over	410	396	319	383	585	334	203
Boys, 2 to 15	223	104	231	267	196	147	61
Women and girls	1,006	515	811	965	1,282	1,387	686
Women, 16 and over	721	378	534	625	1,013	1,182	641
Girls, 2 to 15	285	137	277	341	269	205	45
Children under 2	164	333	317	120	72	126	³ 43
Footwear	475	374	439	454	566	549	³ 188
Other apparel products and services	275	205	252	275	323	301	139
Transportation	10,813	7,232	9,582	10,901	12,504	12,749	6,766
Vehicle purchases (net outlay)	5,119	3,367	4,854	5,326	5,479	5,811	2,477
Cars and trucks, new	2,695	³ 410	2,434	3,066	2,697	3,519	³ 1,063
Cars and trucks, used	2,354	2,957	2,334	2,191	2,690	2,293	1,406
Other vehicles	70	(⁴)	86	69	91	(⁴)	³ 8
Gasoline and motor oil	2,060	1,740	1,789	2,016	2,432	2,401	1,622

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, 2003-2004 — 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	\$3,176	\$1,812	\$2,676	\$3,099	\$3,970	\$3,810	\$2,336
Vehicle finance charges	506	300	513	497	568	528	280
Maintenance and repairs	803	489	640	784	993	1,132	599
Vehicle insurance	1,272	817	1,031	1,197	1,646	1,612	1,118
Vehicle rental, leases, licenses, other charges	595	206	493	622	762	537	338
Public transportation	458	313	262	461	624	727	331
Health care	2,609	1,209	1,935	2,639	3,107	3,519	3,586
Health insurance	1,423	471	1,153	1,478	1,545	1,951	1,990
Medical services	690	440	483	703	908	754	645
Drugs	375	209	228	334	493	655	798
Medical supplies	121	89	71	123	161	158	153
Entertainment	2,867	1,126	2,183	3,196	3,458	2,734	1,808
Fees and admissions	792	195	430	912	1,105	800	399
Television, radios, sound equipment	991	628	874	1,039	1,121	985	743
Pets, toys, hobbies, and playground equipment ..	507	196	468	541	549	490	461
Other entertainment supplies, equipment, and services	578	107	411	704	683	459	204
Personal care products and services	717	421	569	721	892	813	601
Reading	137	42	87	146	182	171	102
Education	1,421	921	475	1,077	2,956	2,194	538
Tobacco products and smoking supplies	338	417	335	301	372	408	337
Miscellaneous	772	478	548	683	1,053	1,283	818
Cash contributions	1,214	511	713	1,211	1,666	1,941	1,151
Personal insurance and pensions	6,575	2,494	4,869	7,027	8,465	7,038	3,590
Life and other personal insurance	497	69	280	522	631	842	678
Pensions and Social Security	6,078	2,425	4,589	6,504	7,834	6,196	2,911
Sources of income and personal taxes:							
Money income before taxes	73,134	35,398	56,214	76,110	90,880	86,304	52,244
Wages and salaries	65,408	32,513	52,560	69,580	80,893	68,496	27,602
Self-employment income	4,071	³ 633	1,810	3,938	6,294	7,363	4,466
Social Security, private and government retirement	1,689	³ 366	296	679	1,496	7,574	17,610
Interest, dividends, rental income, other property income	713	³ 290	344	537	1,155	1,812	903
Unemployment and workers' compensation, veterans' benefits	324	³ 77	331	337	326	345	³ 325
Public assistance, supplemental security income, food stamps	328	676	354	256	256	490	894
Regular contributions for support	476	³ 627	382	652	359	³ 135	³ 383
Other income	124	³ 217	136	130	102	³ 89	³ 62
Personal taxes	2,533	-86	1,191	2,745	4,073	2,695	1,420
Federal income taxes	1,695	-232	610	1,869	2,865	1,904	974
State and local income taxes	672	116	474	714	961	600	275
Other taxes	166	³ 30	107	162	247	191	171
Income after taxes	70,601	35,483	55,023	73,364	86,807	83,609	50,824

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, 2003-2004 — 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	- \$25,041	- \$8,278	- \$27,282	- \$25,779	- \$26,880	- \$20,031	- \$12,512
Net change in total assets	9,673	7,877	15,922	9,388	7,789	-1,260	1,368
Net change in total liabilities	34,714	16,155	43,204	35,168	34,668	18,770	13,880
Other financial information:							
Other money receipts	260	³ 67	212	262	345	³ 216	³ 275
Mortgage principal paid on owned property	-2,744	-569	-1,770	-3,000	-3,796	-2,897	-1,322
Estimated market value of owned home	170,007	40,862	111,822	176,764	217,881	253,773	162,913
Estimated monthly rental value of owned home ..	995	289	692	1,082	1,229	1,184	929
Gifts of goods and services	1,041	565	655	933	1,651	1,369	591
Food	73	⁽⁴⁾	32	59	134	160	³ 10
Alcoholic beverages	22	³ 17	22	19	35	³ 6	⁽²⁾
Housing	252	96	167	275	303	384	126
Housekeeping supplies	61	³ 15	57	64	64	86	³ 17
Household textiles	19	⁽⁴⁾	³ 10	21	26	³ 23	³ 7
Appliances and miscellaneous housewares	33	³ 9	16	45	41	³ 18	³ 22
Major appliances	19	³ 7	³ 3	29	24	³ 8	³ 5
Small appliances and miscellaneous housewares	15	³ 2	12	16	17	³ 11	³ 17
Miscellaneous household equipment	59	³ 5	33	61	83	101	46
Other housing	80	³ 67	51	85	89	156	³ 33
Apparel and services	297	196	288	286	346	263	301
Males, 2 and over	75	³ 19	53	76	109	72	³ 10
Females, 2 and over	113	105	113	111	116	106	³ 164
Children under 2	58	³ 58	85	51	40	65	³ 36
Other apparel products and services	51	³ 15	37	47	81	³ 20	³ 91
Jewelry and watches	14	³ 2	11	10	30	³ 8	³ 3
All other apparel products and services	37	³ 13	26	38	50	³ 12	³ 88
Transportation	55	³ 2	34	24	127	110	7
Health care	16	⁽⁴⁾	³ 4	17	24	³ 30	³ 2
Entertainment	63	³ 30	34	68	87	87	³ 18
Toys, games, arts and crafts, and tricycles	19	³ 5	14	19	22	42	³ 16
Other entertainment	43	³ 25	20	49	65	45	³ 2
Personal care products and services	31	³ 2	30	32	40	21	⁽⁴⁾
Reading	⁽²⁾	⁽⁴⁾	⁽²⁾	⁽²⁾	⁽²⁾	⁽²⁾	⁽⁴⁾
Education	176	³ 72	11	95	487	256	³ 89
All other gifts	55	³ 149	31	56	67	53	38

¹ Value less than 0.05.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.