

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total two or more persons	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)	82,811	4,311	15,186	19,915	18,853	12,432	12,114	7,284	4,829
Consumer unit characteristics:									
Income before taxes	\$67,844	\$37,557	\$59,438	\$74,747	\$81,666	\$74,507	\$49,463	\$55,073	\$41,000
Income after taxes	65,211	37,148	57,765	71,967	77,680	71,013	48,067	53,658	39,634
Age of reference person	47.0	21.9	29.8	39.7	49.3	59.1	73.5	69.2	80.1
Average number in consumer unit:									
Persons	3.1	3.0	3.4	3.7	3.1	2.6	2.3	2.4	2.2
Children under 189	.8	1.4	1.6	.7	.2	.1	.1	.1
Persons 65 and over3	(¹)	(¹)	(¹)	.1	.1	1.7	1.6	1.8
Earners	1.6	1.8	1.7	1.8	2.0	1.6	.7	.9	.4
Vehicles	2.3	1.7	2.0	2.3	2.7	2.6	2.1	2.2	1.8
Percent distribution:									
Sex of reference person:									
Male	49	40	44	45	48	54	59	58	61
Female	51	60	56	55	52	46	41	42	39
Housing tenure:									
Homeowner	74	27	54	73	82	89	90	90	88
With mortgage	50	19	47	62	63	51	25	32	14
Without mortgage	24	8	7	11	18	38	65	59	74
Renter	26	73	46	27	18	11	10	10	12
Race of reference person:									
Black or African-American	12	15	14	13	12	10	9	9	8
White, Asian, and all other races	88	85	86	87	88	90	91	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	12	22	19	15	10	8	6	6	5
Not Hispanic or Latino	88	78	81	85	90	92	94	94	95
Education of reference person:									
Elementary (1-8)	5	4	4	4	4	5	10	8	13
High school (9-12)	36	47	33	36	33	36	41	42	40
College	59	49	63	60	63	59	48	50	47
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	1	1	1
At least one vehicle owned or leased	93	85	91	93	95	96	93	94	92
Average annual expenditures	\$52,613	\$35,189	\$47,896	\$57,059	\$60,668	\$56,709	\$40,865	\$44,850	\$34,905
Food	6,975	5,151	6,318	7,732	7,951	7,205	5,547	6,008	4,874
Food at home	3,992	2,727	3,510	4,468	4,483	4,075	3,489	3,692	3,195
Cereals and bakery products	544	384	474	628	598	531	488	504	466
Cereals and cereal products	180	147	168	214	194	165	143	147	137
Bakery products	364	236	305	414	404	366	345	357	329
Meats, poultry, fish, and eggs	1,003	703	860	1,107	1,157	1,043	860	934	753
Beef	304	231	259	340	355	309	249	268	223
Pork	204	130	168	227	230	226	181	199	155
Other meats	129	84	111	145	148	127	118	132	98
Poultry	176	139	170	193	206	173	126	138	108
Fish and seafood	146	83	113	155	171	159	146	155	132
Eggs	44	35	39	45	47	48	41	43	38
Dairy products	450	301	400	514	498	444	397	421	362
Fresh milk and cream	175	132	167	208	182	162	149	152	145
Other dairy products	275	169	232	307	316	282	248	270	217
Fruits and vegetables	662	425	563	711	729	715	646	679	598
Fresh fruits	218	129	178	231	244	239	222	231	209
Fresh vegetables	214	131	177	224	240	245	207	225	180
Processed fruits	127	95	115	141	134	125	125	125	125
Processed vegetables	103	70	94	115	112	106	92	98	84

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total two or more persons	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	\$1,333	\$915	\$1,213	\$1,508	\$1,501	\$1,342	\$1,097	\$1,154	\$1,015
Sugar and other sweets	148	79	117	161	174	158	143	150	133
Fats and oils	104	64	89	110	118	112	96	98	94
Miscellaneous foods	680	497	662	789	744	631	544	558	525
Nonalcoholic beverages	352	259	313	402	409	363	259	284	225
Food prepared by consumer unit on out-of-town trips	50	15	31	46	55	78	54	64	39
Food away from home	2,983	2,424	2,808	3,265	3,468	3,130	2,058	2,316	1,680
Alcoholic beverages	483	432	479	524	509	520	360	420	273
Housing	16,654	11,503	16,179	18,880	18,321	17,024	12,492	13,442	11,066
Shelter	9,445	6,859	9,612	10,903	10,618	9,177	6,211	6,681	5,502
Owned dwellings	6,793	1,973	5,730	8,194	8,310	7,307	4,651	5,133	3,923
Mortgage interest and charges	3,902	1,301	3,906	5,367	4,864	3,478	1,350	1,765	725
Property taxes	1,710	406	1,112	1,806	2,061	2,092	1,827	1,883	1,743
Maintenance, repairs, insurance, other expenses	1,182	266	712	1,022	1,385	1,736	1,473	1,486	1,455
Rented dwellings	2,067	4,725	3,632	2,263	1,466	936	933	801	1,131
Other lodging	585	161	249	446	841	934	628	746	448
Utilities, fuels, and public services	3,521	2,394	3,084	3,719	3,929	3,766	3,260	3,447	2,979
Natural gas	512	265	432	537	553	559	551	567	526
Electricity	1,286	873	1,108	1,360	1,418	1,384	1,229	1,305	1,113
Fuel oil and other fuels	147	57	75	129	183	188	202	205	197
Telephone services	1,172	997	1,139	1,261	1,328	1,197	861	938	746
Water and other public services	404	203	330	433	447	437	418	433	397
Household operations	927	575	1,157	1,221	769	762	698	702	691
Personal services	405	399	786	740	167	75	88	89	87
Other household expenses	522	176	371	481	603	687	610	613	605
Housekeeping supplies	718	362	573	782	821	823	674	735	586
Laundry and cleaning supplies	170	103	157	186	193	182	142	153	126
Other household products	366	162	267	413	435	417	341	367	304
Postage and stationery	181	96	149	183	194	223	191	216	156
Household furnishings and equipment	2,042	1,313	1,754	2,255	2,184	2,497	1,650	1,878	1,307
Household textiles	173	89	130	191	190	212	165	142	198
Furniture	538	436	549	645	481	617	391	478	261
Floor coverings	66	15	47	59	92	93	49	63	28
Major appliances	262	145	213	274	268	320	278	267	293
Small appliances, miscellaneous housewares	123	91	106	110	143	163	110	123	90
Miscellaneous household equipment	880	538	708	975	1,010	1,093	656	805	438
Apparel and services	2,209	1,941	2,375	2,460	2,555	2,133	1,236	1,540	793
Men and boys	515	360	519	615	632	447	296	390	159
Men, 16 and over	394	305	370	394	522	392	262	342	146
Boys, 2 to 15	121	54	148	220	110	55	34	49	13
Women and girls	886	811	847	948	1,089	882	554	695	351
Women, 16 and over	731	744	685	666	925	811	518	648	330
Girls, 2 to 15	154	67	162	282	164	71	36	47	21
Children under 2	107	186	223	113	64	64	30	38	19
Footwear	383	337	424	447	424	387	178	207	136
Other apparel products and services	318	247	362	338	346	353	177	210	129
Transportation	9,747	7,800	9,459	10,533	10,922	10,462	6,946	7,937	5,451
Vehicle purchases (net outlay)	4,274	3,617	4,427	4,827	4,475	4,565	2,796	3,288	2,054
Cars and trucks, new	2,273	831	2,079	2,591	2,331	2,935	1,734	2,023	1,299
Cars and trucks, used	1,913	2,689	2,291	2,095	2,015	1,573	1,056	1,255	756
Other vehicles	88	97	57	141	129	57	36	311	(4)
Gasoline and motor oil	2,170	1,853	2,107	2,317	2,512	2,242	1,517	1,738	1,182

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total two or more persons	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	\$2,784	\$2,088	\$2,567	\$2,901	\$3,324	\$2,953	\$2,095	\$2,305	\$1,777
Vehicle finance charges	387	278	458	459	421	385	167	220	87
Maintenance and repairs	759	564	627	752	918	835	683	739	599
Vehicle insurance	1,112	887	989	1,137	1,372	1,130	881	919	823
Vehicle rental, leases, licenses, and other charges	526	359	493	553	614	604	364	427	269
Public transportation	519	242	358	489	611	702	538	605	438
Healthcare	2,995	1,048	1,736	2,517	3,044	3,941	5,011	4,825	5,290
Health insurance	1,545	524	959	1,303	1,479	1,865	2,813	2,728	2,941
Medical services	771	324	455	749	883	1,110	841	851	826
Drugs	554	161	249	364	535	793	1,178	1,080	1,325
Medical supplies	125	39	73	101	147	173	179	167	198
Entertainment	2,701	1,614	2,485	2,858	3,153	3,118	1,977	2,369	1,389
Fees and admissions	660	269	466	768	805	763	535	614	416
Audio and visual equipment and services	955	746	939	1,043	1,083	937	722	795	613
Pets, toys, hobbies, and playground equipment	477	300	473	507	566	544	292	358	194
Other entertainment supplies, equipment, and services	609	299	607	541	698	874	428	602	165
Personal care products and services	650	411	569	706	743	677	580	605	543
Reading	140	55	93	128	156	189	174	174	174
Education	1,070	965	702	977	2,014	949	380	416	326
Tobacco products and smoking supplies	348	397	325	363	428	358	198	236	140
Miscellaneous	836	397	695	804	910	992	946	972	909
Cash contributions	1,687	507	1,015	1,486	1,971	2,102	2,410	2,641	2,061
Personal insurance and pensions	6,120	2,966	5,465	7,092	7,991	7,039	2,608	3,266	1,616
Life and other personal insurance	482	62	265	448	567	722	581	612	534
Pensions and Social Security	5,638	2,905	5,200	6,644	7,424	6,317	2,027	2,654	1,082
Sources of income and personal taxes:									
Money income before taxes	67,844	37,557	59,438	74,747	81,666	74,507	49,463	55,073	41,000
Wages and salaries	55,009	33,829	54,809	67,198	71,098	55,924	16,780	21,549	9,587
Self-employment income	4,208	1,273	2,622	4,520	5,935	4,600	3,634	5,058	1,487
Social Security, private and government retirement	6,062	325	363	820	2,373	10,599	24,954	24,898	25,038
Interest, dividends, rental income, other property income	1,366	314	393	777	943	2,466	3,460	2,916	4,281
Unemployment and workers' compensation, veterans' benefits	249	97	223	285	322	285	124	153	80
Public assistance, supplemental security income, food stamps	362	576	438	366	334	322	271	277	263
Regular contributions for support	422	805	370	656	448	184	166	122	233
Other income	166	337	222	124	214	128	72	99	331
Personal taxes	2,633	408	1,673	2,780	3,986	3,494	1,395	1,415	1,365
Federal income taxes	1,842	179	1,054	1,915	2,900	2,491	991	1,010	962
State and local income taxes	591	209	502	703	836	719	142	144	138
Other taxes	199	21	117	163	249	284	262	261	265
Income after taxes	65,211	37,148	57,765	71,967	77,680	71,013	48,067	53,658	39,634

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total two or more persons	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	-\$10,036	-\$1,140	-\$10,604	-\$16,367	-\$12,057	-\$4,808	-\$4,301	-\$4,717	-\$3,674
Net change in total assets	11,966	14,993	18,730	15,597	9,057	11,086	1,873	2,496	933
Net change in total liabilities	22,002	16,133	29,335	31,964	21,113	15,894	6,174	7,213	4,607
Other financial information:									
Other money receipts	600	92	338	383	530	1,579	566	616	491
Mortgage principal paid on owned property	-2,419	-434	-1,693	-2,846	-3,266	-3,102	-1,312	-1,735	-672
Estimated market value of owned home	176,054	43,373	109,335	175,985	206,858	232,703	200,950	212,137	184,075
Estimated monthly rental value of owned home	925	258	628	969	1,062	1,136	1,029	1,065	975
Gifts of goods and services	1,292	509	612	992	2,113	1,877	1,051	1,260	743
Food	114	9	41	89	213	184	60	72	43
Alcoholic beverages	18	29	12	24	22	13	9	11	6
Housing	281	145	161	238	405	428	210	258	137
Housekeeping supplies	54	28	38	67	62	67	38	47	26
Household textiles	19	³ 12	12	18	22	32	15	19	9
Appliances and miscellaneous housewares	31	18	25	24	33	53	33	42	20
Major appliances	10	³ 4	3	8	12	23	11	16	³ 4
Small appliances and miscellaneous housewares	21	14	22	16	22	30	22	26	15
Miscellaneous household equipment	70	37	40	78	87	100	48	56	38
Other housing	107	50	47	52	200	176	75	95	44
Apparel and services	270	170	211	287	290	362	232	319	106
Males, 2 and over	69	38	42	80	72	91	70	103	23
Females, 2 and over	100	57	64	104	114	142	94	134	36
Children under 2	48	45	62	49	44	54	26	32	17
Other apparel products and services	53	30	43	54	60	74	42	50	30
Jewelry and watches	14	8	11	13	18	21	11	14	7
All other apparel products and services	39	³ 22	32	41	42	53	31	36	³ 23
Transportation	60	15	43	50	88	77	52	64	34
Health care	32	³ 10	17	32	51	32	28	21	37
Entertainment	83	35	48	65	115	141	63	83	33
Toys, games, arts and crafts, and tricycles	29	11	17	21	31	56	31	41	15
Other entertainment	54	24	31	44	84	85	32	42	18
Personal care products and services	25	26	18	34	27	22	21	23	18
Reading	1	⁽²⁾	⁽²⁾	1	1	2	3	3	3
Education	313	³ 12	19	112	798	441	237	219	264
All other gifts	95	58	43	60	101	176	137	186	63

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.