

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
			Total	Oldest child under 6	Oldest child 6 to 17		Oldest child 18 or older		
Number of consumer units (in thousands) .....	59,797	25,585	29,279	5,604	15,376	8,300	4,933	6,892	49,592
Consumer unit characteristics:									
Income before taxes .....	\$73,001	\$64,434	\$79,764	\$75,293	\$78,508	\$85,109	\$77,287	\$31,055	\$35,341
Income after taxes .....	70,047	61,108	76,883	72,403	75,771	81,967	75,837	30,951	33,838
Age of reference person .....	48.8	56.7	42.0	32.6	40.3	51.5	47.8	37.9	49.6
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.5	4.1	3.9	4.9	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.7	1.5	1.8	.2
Persons 65 and over .....	.3	.6	.1	( <sup>1</sup> )	( <sup>1</sup> )	.2	.5	( <sup>1</sup> )	.3
Earners .....	1.7	1.2	2.0	1.7	1.8	2.5	2.3	1.0	1.0
Vehicles .....	2.6	2.4	2.7	2.2	2.6	3.3	2.6	1.2	1.3
Percent distribution:									
Sex of reference person:									
Male .....	57	61	54	52	52	59	53	15	42
Female .....	43	39	46	48	48	41	47	85	58
Housing tenure:									
Homeowner .....	83	85	82	73	81	88	79	43	53
With mortgage .....	57	44	68	67	70	67	57	32	26
Without mortgage .....	26	41	13	6	12	21	22	11	27
Renter .....	17	15	18	27	19	12	21	57	47
Race of reference person:									
Black or African-American .....	7	6	8	6	8	9	14	32	14
White, Asian, and All Other Races .....	93	94	92	94	92	91	86	68	86
Hispanic or Latino origin of reference person:									
Hispanic or Latino (new UCC Q20032) .....	11	5	14	15	14	13	26	15	9
Not Hispanic or Latino (new UCC Q20032) .....	89	95	86	85	86	87	74	85	91
Education of reference person:									
Elementary (1-8) .....	5	4	4	3	4	6	11	3	7
High school (9-12) .....	33	35	31	23	31	35	42	46	36
College .....	62	61	65	73	65	58	46	51	56
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	97	97	97	95	97	97	93	78	80
Average annual expenditures .....	\$55,607	\$49,690	\$60,661	\$55,981	\$60,578	\$64,162	\$56,290	\$32,824	\$30,085
Food .....	7,379	6,268	8,089	6,300	8,484	8,682	8,950	4,873	3,946
Food at home .....	4,303	3,574	4,711	3,765	4,887	5,104	5,692	3,015	2,218
Cereals and bakery products .....	593	472	668	492	718	705	778	443	301
Cereals and cereal products .....	198	148	227	160	246	242	280	162	98
Bakery products .....	395	324	441	333	472	463	498	281	202
Meats, poultry, fish, and eggs .....	1,121	923	1,210	875	1,216	1,465	1,641	835	589
Beef .....	342	270	377	244	380	480	505	258	173
Pork .....	227	190	240	175	236	300	344	188	124
Other meats .....	140	115	155	100	162	184	185	106	68
Poultry .....	197	154	217	165	225	243	302	135	108
Fish and seafood .....	164	151	165	147	159	191	226	112	86
Eggs .....	52	43	55	45	54	66	79	37	30
Dairy products .....	480	390	542	437	580	549	579	317	243
Fresh milk and cream .....	187	137	220	190	233	219	249	140	92
Other dairy products .....	293	254	322	246	347	330	330	176	151
Fruits and vegetables .....	726	644	756	634	771	823	980	456	373
Fresh fruits .....	244	225	248	211	255	263	319	149	122
Fresh vegetables .....	241	222	242	205	239	278	331	130	120
Processed fruits .....	138	112	154	136	160	155	180	102	76
Processed vegetables .....	103	85	112	82	116	128	150	75	56

See footnotes at end of table.

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	Total	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
			Total	Oldest child under 6	Oldest child 6 to 17		Oldest child 18 or older		
Other food at home .....	\$1,383	\$1,145	\$1,535	\$1,327	\$1,602	\$1,561	\$1,714	\$964	\$712
Sugar and other sweets .....	168	148	176	140	187	183	217	123	80
Fats and oils .....	113	98	121	88	125	137	146	78	61
Miscellaneous foods .....	683	538	788	772	813	750	815	474	343
Nonalcoholic beverages .....	361	298	399	292	421	439	455	269	205
Food prepared by consumer unit on out-of-town trips .....	58	64	50	35	55	51	82	19	23
Food away from home .....	3,076	2,694	3,378	2,535	3,597	3,578	3,258	1,858	1,729
Alcoholic beverages .....	493	567	443	330	455	506	410	219	452
Housing .....	17,005	14,706	18,912	21,045	18,900	17,503	17,595	12,030	10,451
Shelter .....	9,427	8,031	10,658	11,944	10,838	9,455	9,365	7,043	6,408
Owned dwellings .....	7,291	5,947	8,473	9,254	8,644	7,628	7,253	3,314	3,232
Mortgage interest and charges .....	4,152	2,793	5,315	6,243	5,433	4,470	4,297	2,037	1,595
Property taxes .....	1,885	1,814	1,958	1,907	1,961	1,987	1,817	729	888
Maintenance, repairs, insurance, other expenses .....	1,255	1,340	1,200	1,104	1,250	1,171	1,138	548	749
Rented dwellings .....	1,463	1,308	1,558	2,334	1,545	1,058	1,708	3,510	2,909
Other lodging .....	673	776	628	357	650	769	404	219	267
Utilities, fuels, and public services .....	3,572	3,176	3,839	3,325	3,809	4,240	4,041	2,755	2,173
Natural gas .....	512	448	561	546	549	594	546	380	324
Electricity .....	1,302	1,173	1,381	1,114	1,419	1,489	1,507	1,065	777
Fuel oil and other fuels .....	156	163	149	110	149	177	164	67	85
Telephone services .....	1,179	1,013	1,300	1,166	1,249	1,487	1,321	979	764
Water and other public services .....	422	378	447	389	444	492	505	263	222
Household operations .....	996	638	1,299	2,699	1,167	599	1,058	759	458
Personal services .....	416	19	749	2,146	608	69	496	483	134
Other household expenses .....	580	619	550	554	558	531	562	276	324
Housekeeping supplies .....	771	729	815	820	824	794	724	453	397
Laundry and cleaning supplies .....	183	145	206	174	217	208	244	158	105
Other household products .....	387	368	413	450	415	379	319	193	186
Postage and stationery .....	202	215	196	196	192	207	161	102	106
Household furnishings and equipment .....	2,238	2,133	2,301	2,257	2,262	2,415	2,407	1,020	1,015
Household textiles .....	204	211	199	168	164	299	191	85	111
Furniture .....	575	541	587	626	590	556	682	357	235
Floor coverings .....	72	78	61	47	64	66	101	42	29
Major appliances .....	286	278	297	333	276	311	259	101	119
Small appliances, miscellaneous housewares .....	139	136	141	180	130	133	140	70	68
Miscellaneous household equipment .....	963	889	1,015	903	1,038	1,049	1,035	365	452
Apparel and services .....	2,263	1,745	2,680	2,583	2,757	2,617	2,463	1,859	1,263
Men and boys .....	547	399	673	575	739	618	563	304	248
Men, 16 and over .....	423	369	469	443	456	516	427	111	217
Boys, 2 to 15 .....	124	30	204	132	283	103	136	193	32
Women and girls .....	897	741	1,033	873	1,023	1,189	889	880	525
Women, 16 and over .....	743	706	782	719	671	1,061	704	608	496
Girls, 2 to 15 .....	153	35	251	154	352	128	186	272	29
Children under 2 .....	116	42	168	518	100	35	190	89	31
Footwear .....	389	255	485	323	545	490	516	424	241
Other apparel products and services .....	314	307	321	294	351	285	305	164	218
Transportation .....	10,486	8,975	11,884	10,599	11,377	13,694	10,021	5,446	4,892
Vehicle purchases (net outlay) .....	4,724	3,806	5,579	5,142	5,370	6,263	4,402	2,304	1,949
Cars and trucks, new .....	2,609	2,295	2,969	2,944	2,769	3,354	2,104	798	843
Cars and trucks, used .....	2,021	1,369	2,546	2,169	2,526	2,837	2,282	1,463	1,070
Other vehicles .....	94	142	65	329	75	72	316	344	37
Gasoline and motor oil .....	2,087	1,752	2,362	1,991	2,277	2,770	2,192	1,216	1,061

See footnotes at end of table.

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	Total	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
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Other vehicle expenses .....	\$3,080	\$2,753	\$3,381	\$3,015	\$3,188	\$3,986	\$2,985	\$1,716	\$1,594
Vehicle finance charges .....	451	372	519	484	516	548	459	211	185
Maintenance and repairs .....	830	771	881	722	881	987	834	477	460
Vehicle insurance .....	1,226	1,075	1,356	1,105	1,199	1,818	1,231	725	682
Vehicle rental, leases, licenses, other charges .....	573	534	625	703	593	634	462	302	266
Public transportation .....	595	664	561	451	542	674	442	209	288
Health care .....	3,345	3,761	3,009	2,369	2,948	3,554	3,191	1,384	1,809
Health insurance .....	1,750	1,945	1,589	1,275	1,579	1,820	1,693	705	914
Medical services .....	863	880	859	690	872	947	802	415	422
Drugs .....	581	762	427	305	372	611	565	213	395
Medical supplies .....	151	175	134	99	125	176	132	51	77
Entertainment .....	2,945	2,919	3,051	2,442	3,320	2,975	2,449	1,573	1,430
Fees and admissions .....	722	656	819	479	991	729	494	391	312
Television, radios, sound equipment .....	946	814	1,060	1,001	1,070	1,081	952	695	610
Pets, toys, hobbies, and playground equipment ..	496	456	537	520	570	495	458	285	254
Other entertainment supplies, equipment, and services .....	782	993	636	442	690	670	544	203	254
Personal care products and services .....	711	656	748	604	732	891	773	517	432
Reading .....	166	186	153	139	158	154	135	68	97
Education .....	1,154	828	1,485	414	1,439	2,294	880	700	633
Tobacco products and smoking supplies .....	301	249	324	211	318	413	429	277	274
Miscellaneous .....	800	790	757	687	650	1,011	1,101	643	564
Cash contributions .....	1,836	2,316	1,481	1,189	1,517	1,610	1,459	587	1,006
Personal insurance and pensions .....	6,722	5,723	7,645	7,069	7,524	8,257	6,434	2,648	2,836
Life and other personal insurance .....	594	604	570	389	543	742	688	204	170
Pensions and Social Security .....	6,128	5,119	7,075	6,680	6,981	7,516	5,745	2,444	2,665
Sources of income and personal taxes:									
Money income before taxes .....	73,001	64,434	79,764	75,293	78,508	85,109	77,287	31,055	35,341
Wages and salaries .....	59,467	45,294	71,345	71,369	70,537	72,827	62,474	24,450	26,174
Self-employment income .....	4,365	3,823	4,747	2,492	5,340	5,172	4,909	1,362	1,600
Social Security, private and government retirement .....	6,957	12,579	1,917	263	858	4,996	7,709	985	5,187
Interest, dividends, rental income, other property income .....	1,373	2,063	854	591	805	1,122	868	346	1,253
Unemployment and workers' compensation, veterans' benefits .....	292	229	339	271	354	356	337	214	173
Public assistance, supplemental security income, food stamps .....	182	100	204	89	210	272	473	1,183	339
Regular contributions for support .....	224	162	267	158	330	223	298	2,173	395
Other income .....	141	184	91	60	75	140	219	342	220
Personal taxes .....	2,953	3,326	2,881	2,891	2,738	3,142	1,450	103	1,503
Federal income taxes .....	2,069	2,416	1,970	1,947	1,836	2,233	863	-195	1,093
State and local income taxes .....	650	630	712	788	697	690	393	217	293
Other taxes .....	234	281	199	156	205	219	194	82	117
Income after taxes .....	70,047	61,108	76,883	72,403	75,771	81,967	75,837	30,951	33,838

See footnotes at end of table.

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	Total	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
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Addenda:									
Net change in total assets and liabilities .....	-\$12,329	-\$7,856	-\$15,290	-\$12,253	-\$15,991	-\$16,043	-\$17,946	-\$3,797	-\$2,349
Net change in total assets .....	11,055	8,464	13,516	24,722	14,909	3,369	9,883	6,861	7,314
Net change in total liabilities .....	23,383	16,320	28,806	36,974	30,900	19,412	27,829	10,659	9,664
Other financial information:									
Other money receipts .....	660	681	684	167	386	1,583	412	451	446
Mortgage principal paid on owned property .....	-2,612	-2,150	-3,010	-3,191	-2,924	-3,049	-2,648	-994	-911
Estimated market value of owned home .....	187,674	182,558	192,705	187,863	190,703	199,684	184,340	64,770	87,436
Estimated monthly rental value of owned home ..	1,037	994	1,084	1,016	1,079	1,138	975	420	523
Gifts of goods and services .....	1,575	1,855	1,425	1,078	1,393	1,722	1,004	649	857
Food .....	109	121	104	63	106	129	70	55	35
Alcoholic beverages .....	21	27	17	24	16	14	17	14	19
Housing .....	365	422	338	311	334	364	220	158	200
Housekeeping supplies .....	78	74	84	87	85	80	55	35	44
Household textiles .....	26	30	23	13	19	40	21	9	12
Appliances and miscellaneous									
housewares .....	46	49	45	83	30	43	34	12	18
Major appliances .....	18	22	16	<sup>3</sup> 37	2	29	<sup>3</sup> 12	<sup>3</sup> 2	5
Small appliances and miscellaneous									
housewares .....	27	27	29	47	29	14	22	10	13
Miscellaneous household equipment .....	95	118	83	61	90	86	43	41	47
Other housing .....	120	150	103	67	110	115	67	60	80
Apparel and services .....	360	380	359	408	327	384	255	212	206
Males, 2 and over .....	101	116	97	124	77	115	50	28	51
Females, 2 and over .....	136	145	135	109	132	164	89	67	64
Children under 2 .....	55	42	61	136	47	30	79	39	18
Other apparel products and services .....	68	77	66	40	71	75	37	78	74
Jewelry and watches .....	14	19	12	11	8	18	<sup>3</sup> 6	15	37
All other apparel products and services .....	54	58	54	<sup>3</sup> 29	62	57	31	63	37
Transportation .....	64	66	66	80	47	90	44	9	41
Health care .....	37	39	36	<sup>3</sup> 7	45	39	<sup>3</sup> 28	<sup>3</sup> 6	70
Entertainment .....	97	110	89	53	95	103	80	40	61
Toys, games, arts and crafts, and tricycles .....	33	42	27	22	23	38	26	12	23
Other entertainment .....	64	68	62	31	72	65	54	27	38
Personal care products and services .....	35	23	48	35	33	88	26	16	23
Reading .....	2	3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	1
Education .....	380	501	312	<sup>3</sup> 42	353	418	158	104	113
All other gifts .....	107	164	56	55	38	92	106	37	88

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

<sup>2</sup> Value less than 0.5.

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

n.a. Not applicable.