

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands)	116,282	18,107	98,175	64,286	51,996	76,038	40,244	93,516	22,765
Consumer unit characteristics:									
Income before taxes	\$54,453	\$34,712	\$58,094	\$56,583	\$51,819	\$58,769	\$46,298	\$59,192	\$34,988
Income after taxes	52,287	33,835	55,690	54,476	49,581	56,427	44,465	56,729	34,040
Age of reference person	48.5	24.3	52.9	35.5	64.6	38.0	68.3	42.0	75.3
Average number in consumer unit:									
Persons	2.5	2.3	2.5	2.9	2.0	2.8	1.9	2.7	1.7
Children under 186	.6	.6	1.0	.2	.9	.1	.8	.1
Persons 65 and over3	(¹)	.4	(¹)	.6	(¹)	.8	(¹)	1.4
Earners	1.3	1.4	1.3	1.6	1.0	1.6	.8	1.5	.5
Vehicles	1.9	1.4	2.0	1.9	1.9	2.0	1.8	2.0	1.5
Percent distribution:									
Sex of reference person:									
Male	48	49	48	48	48	49	48	49	46
Female	52	51	52	52	52	51	52	51	54
Housing tenure:									
Homeowner	68	28	75	57	81	60	81	65	80
With mortgage	42	22	46	47	36	49	30	48	18
Without mortgage	25	6	29	10	45	12	51	17	62
Renter	32	72	25	43	19	40	19	35	20
Race of reference person:									
Black or African-American	12	12	12	13	10	13	10	12	9
White, Asian, and All Other Races	88	88	88	87	89	87	90	88	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino (new UCC Q20032)	11	15	10	14	7	13	6	12	5
Not Hispanic or Latino (new UCC Q20032)	89	85	90	86	93	87	94	88	95
Education of reference person:									
Elementary (1-8)	5	3	6	3	8	3	10	4	12
High school (9-12)	35	31	36	33	39	32	41	33	46
College	59	66	57	64	53	64	49	63	42
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(³)	(²)	1
At least one vehicle owned or leased	88	80	90	88	88	89	87	90	83
Average annual expenditures	\$43,395	\$32,018	\$45,494	\$44,978	\$41,409	\$46,155	\$38,140	\$46,370	\$31,104
Food									
Food at home	3,347	2,395	3,523	3,441	3,225	3,522	3,006	3,495	2,722
Cereals and bakery products	461	328	486	478	439	486	413	477	394
Cereals and cereal products	154	125	159	167	137	168	126	162	118
Bakery products	307	203	326	311	302	318	287	314	276
Meats, poultry, fish, and eggs	880	640	924	900	854	930	781	924	694
Beef	265	195	278	278	249	285	228	280	205
Pork	181	129	191	178	185	186	172	189	148
Other meats	108	70	115	110	106	114	96	112	91
Poultry	156	134	160	163	145	169	129	167	108
Fish and seafood	128	79	137	130	126	134	115	134	103
Eggs	42	33	44	41	43	42	42	43	38
Dairy products	371	260	391	383	355	387	338	384	313
Fresh milk and cream	144	112	150	155	131	154	126	151	118
Other dairy products	226	149	241	228	223	233	212	234	195
Fruits and vegetables	561	380	595	556	567	570	544	573	510
Fresh fruits	187	120	199	182	192	187	185	190	174
Fresh vegetables	183	121	194	180	187	184	181	187	167
Processed fruits	110	81	115	112	106	113	103	112	99
Processed vegetables	82	58	86	82	81	85	74	84	70

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home	\$1,075	\$788	\$1,128	\$1,124	\$1,011	\$1,149	\$930	\$1,137	\$812
Sugar and other sweets	128	81	137	128	128	132	121	133	109
Fats and oils	89	59	94	87	92	91	86	92	77
Miscellaneous foods	527	402	550	572	470	576	434	559	394
Nonalcoholic beverages	290	229	301	302	273	314	242	311	201
Food prepared by consumer unit on out-of-town trips	41	16	45	35	48	37	47	43	31
Food away from home	2,434	2,111	2,494	2,662	2,142	2,691	1,937	2,661	1,484
Alcoholic beverages	459	508	450	517	385	518	346	506	261
Housing	13,918	10,292	14,588	14,693	12,963	14,916	12,031	14,808	10,259
Shelter	7,998	6,341	8,304	8,759	7,058	8,824	6,438	8,648	5,329
Owned dwellings	5,324	2,183	5,904	5,506	5,100	5,715	4,586	5,763	3,523
Mortgage interest and charges	2,936	1,477	3,205	3,536	2,195	3,585	1,710	3,441	863
Property taxes	1,391	442	1,566	1,213	1,611	1,299	1,565	1,385	1,416
Maintenance, repairs, insurance, other expenses	997	264	1,132	757	1,294	831	1,311	937	1,244
Rented dwellings	2,201	3,942	1,880	2,889	1,350	2,680	1,296	2,398	1,393
Other lodging	473	216	520	364	608	428	557	487	414
Utilities, fuels, and public services	2,927	1,954	3,106	2,885	2,979	2,962	2,859	3,011	2,580
Natural gas	424	221	462	392	464	407	457	420	442
Electricity	1,064	697	1,132	1,043	1,091	1,071	1,052	1,091	957
Fuel oil and other fuels	121	43	135	91	157	98	162	110	163
Telephone services	990	823	1,021	1,050	916	1,067	845	1,062	695
Water and other public services	327	170	357	309	351	320	342	329	323
Household operations	753	482	803	812	680	795	673	767	694
Personal services	300	291	301	440	127	388	132	324	201
Other household expenses	453	191	501	372	553	407	540	443	493
Housekeeping supplies	594	373	636	582	610	605	573	615	509
Laundry and cleaning supplies	149	106	157	153	143	157	132	157	111
Other household products	290	155	315	282	301	296	279	300	248
Postage and stationery	155	112	164	148	165	152	163	157	149
Household furnishings and equipment	1,646	1,142	1,739	1,655	1,636	1,729	1,488	1,767	1,147
Household textiles	158	82	172	143	176	149	175	159	154
Furniture	417	347	430	455	371	451	352	461	236
Floor coverings	52	21	58	42	64	46	62	54	44
Major appliances	204	128	218	201	207	204	203	211	175
Small appliances, miscellaneous housewares	105	80	109	101	110	103	108	108	90
Miscellaneous household equipment	711	485	753	712	709	775	587	774	448
Apparel and services	1,816	1,714	1,835	2,072	1,491	2,072	1,323	2,033	907
Men and boys	406	353	416	475	319	481	263	454	204
Men, 16 and over	317	291	322	349	276	364	226	350	180
Boys, 2 to 15	89	62	94	125	43	116	37	105	24
Women and girls	739	614	762	798	663	816	588	812	431
Women, 16 and over	631	555	645	643	615	672	552	685	404
Girls, 2 to 15	108	59	116	155	48	145	37	127	27
Children under 2	79	149	65	112	36	103	32	92	20
Footwear	329	329	329	394	245	384	222	378	123
Other apparel products and services	264	269	263	294	227	289	217	297	129
Transportation	7,801	6,541	8,034	8,388	7,076	8,535	6,415	8,514	4,875
Vehicle purchases (net outlay)	3,397	2,996	3,471	3,760	2,948	3,775	2,683	3,746	1,966
Cars and trucks, new	1,748	1,138	1,861	1,795	1,691	1,816	1,620	1,909	1,089
Cars and trucks, used	1,582	1,815	1,539	1,875	1,220	1,872	1,035	1,755	872
Other vehicles	66	44	71	90	37	87	28	81	45
Gasoline and motor oil	1,598	1,370	1,639	1,744	1,417	1,772	1,268	1,752	963

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses	\$2,365	\$1,901	\$2,451	\$2,490	\$2,212	\$2,573	\$1,974	\$2,565	\$1,546
Vehicle finance charges	323	267	334	382	251	383	211	374	115
Maintenance and repairs	652	499	680	647	657	679	599	691	490
Vehicle insurance	964	760	1,002	1,004	916	1,038	825	1,026	711
Vehicle rental, leases, licenses, other charges	426	375	435	457	388	472	339	474	230
Public transportation	441	274	472	395	499	416	490	451	400
Health care	2,574	982	2,868	1,862	3,456	2,020	3,622	2,252	3,899
Health insurance	1,332	515	1,482	982	1,764	1,035	1,892	1,134	2,142
Medical services	648	266	719	515	813	584	771	641	678
Drugs	480	156	540	283	725	312	799	373	920
Medical supplies	114	46	126	82	154	90	159	103	158
Entertainment	2,218	1,540	2,344	2,273	2,149	2,314	2,035	2,410	1,429
Fees and admissions	528	312	568	546	505	557	473	569	361
Television, radios, sound equipment	788	657	812	844	718	854	663	845	550
Pets, toys, hobbies, and playground equipment	381	288	398	415	338	422	301	423	204
Other entertainment supplies, equipment, and services	522	283	566	468	588	482	598	572	314
Personal care products and services	581	433	608	593	565	603	537	608	468
Reading	130	65	142	107	159	115	160	127	146
Education	905	1,335	826	1,042	736	1,134	472	1,059	274
Tobacco products and smoking supplies	288	265	292	322	246	328	214	322	147
Miscellaneous	690	420	740	656	732	674	721	702	641
Cash contributions	1,408	494	1,577	1,062	1,836	1,152	1,892	1,264	2,000
Personal insurance and pensions	4,823	2,921	5,174	5,288	4,248	5,560	3,430	5,610	1,592
Life and other personal insurance	390	103	443	313	486	345	476	395	372
Pensions and Social Security	4,433	2,818	4,731	4,975	3,762	5,215	2,954	5,215	1,220
Sources of income and personal taxes:									
Money income before taxes	54,453	34,712	58,094	56,583	51,819	58,769	46,298	59,192	34,988
Wages and salaries	43,192	31,757	45,302	50,919	33,639	52,522	25,565	51,216	10,234
Self-employment income	3,008	921	3,393	2,870	3,178	3,105	2,825	3,234	2,077
Social Security, private and government retirement	5,848	207	6,888	786	12,107	1,048	14,918	2,510	19,561
Interest, dividends, rental income, other property income	1,261	290	1,440	631	2,039	729	2,265	929	2,621
Unemployment and workers' compensation, veterans' benefits	237	131	256	258	210	276	162	276	72
Public assistance, supplemental security income, food stamps	308	350	300	332	279	331	265	333	206
Regular contributions for support	413	682	363	570	218	541	169	485	113
Other income	187	373	152	217	149	217	130	207	103
Personal taxes	2,166	877	2,404	2,108	2,238	2,342	1,834	2,462	948
Federal income taxes	1,519	552	1,697	1,453	1,601	1,631	1,308	1,731	648
State and local income taxes	472	290	506	521	412	560	306	564	93
Other taxes	175	35	200	134	225	151	219	167	207
Income after taxes	52,287	33,835	55,690	54,476	49,581	56,427	44,465	56,729	34,040

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities	- \$7,567	- \$5,529	- \$7,943	- \$9,560	- \$5,102	- \$9,914	- \$3,132	- \$9,084	- \$1,334
Net change in total assets	9,211	11,362	8,814	12,759	4,824	11,876	4,176	11,035	1,718
Net change in total liabilities	16,778	16,891	16,757	22,320	9,926	21,790	7,307	20,119	3,052
Other financial information:									
Other money receipts	556	110	639	314	856	368	912	589	423
Mortgage principal paid on owned property	-1,791	-518	-2,026	-1,781	-1,804	-1,934	-1,520	-2,039	-771
Estimated market value of owned home	137,639	40,895	155,482	115,917	164,495	124,310	162,823	134,664	149,859
Estimated monthly rental value of owned home ..	781	270	875	680	906	724	888	774	808
Gifts of goods and services	1,215	545	1,339	1,003	1,476	1,182	1,276	1,267	1,000
Food	74	19	84	60	91	77	68	83	36
Alcoholic beverages	20	18	20	23	17	23	14	22	10
Housing	283	154	307	250	323	277	293	295	232
Housekeeping supplies	61	37	66	65	56	67	50	66	42
Household textiles	19	11	20	16	23	17	23	19	17
Appliances and miscellaneous housewares	32	20	34	29	36	28	39	32	30
Major appliances	12	4	13	9	15	8	18	12	12
Small appliances and miscellaneous housewares	20	16	21	20	21	20	21	21	19
Miscellaneous household equipment	72	47	76	75	67	80	56	80	36
Other housing	99	39	110	66	141	86	124	97	107
Apparel and services	286	204	302	288	284	297	265	311	183
Males, 2 and over	76	46	81	74	77	76	74	80	56
Females, 2 and over	101	56	110	96	108	103	98	107	75
Children under 2	38	42	38	45	30	43	28	43	18
Other apparel products and services	71	60	73	73	69	74	65	80	34
Jewelry and watches	24	25	24	24	24	23	26	28	9
All other apparel products and services	47	35	50	49	45	51	39	53	25
Transportation	51	18	57	42	61	51	50	52	46
Health care	49	7	57	28	75	34	79	34	112
Entertainment	78	38	86	68	91	74	87	82	61
Toys, games, arts and crafts, and tricycles	28	15	30	21	36	24	35	28	26
Other entertainment	51	23	56	47	55	50	52	54	35
Personal care products and services	29	28	29	35	21	34	19	32	16
Reading	1	(²)	1	(²)	2	1	2	1	2
Education	250	22	292	148	375	248	253	267	181
All other gifts	94	38	105	61	136	67	147	88	120

¹ Value less than 0.05.

² Value less than 0.5.

³ Value equal to 0.5.

⁴ Data are likely to have large sampling errors.