

**Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

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) .....	82,011	3,876	15,200	20,128	18,264	12,271	12,273	7,339	4,934
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$63,596	\$34,208	\$56,718	\$68,391	\$78,118	\$71,348	\$44,492	\$48,936	\$37,872
Income after taxes <sup>1</sup> .....	60,948	33,829	54,971	65,897	74,177	68,043	42,313	47,396	34,741
Age of reference person .....	47.1	21.9	29.8	39.7	49.3	59.0	73.5	69.1	80.0
Average number in consumer unit:									
Persons .....	3.1	2.9	3.4	3.7	3.1	2.5	2.3	2.4	2.2
Children under 18 .....	.9	.8	1.4	1.6	.7	.2	.1	.1	.1
Persons 65 and over .....	.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	1.7	1.6	1.7
Earners .....	1.6	1.7	1.7	1.8	2.0	1.6	.7	.9	.4
Vehicles .....	2.3	1.6	2.0	2.3	2.8	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male .....	51	41	46	47	51	56	62	62	62
Female .....	49	59	54	53	49	44	38	38	38
Housing tenure:									
Homeowner .....	74	26	55	73	82	89	90	90	89
With mortgage .....	50	17	48	62	62	50	24	31	13
Without mortgage .....	25	9	7	11	20	38	66	59	75
Renter .....	26	74	45	27	18	11	10	10	11
Race of reference person:									
Black or African-American .....	12	16	13	14	11	9	9	9	9
White, Asian, and All Other Races .....	88	84	87	86	89	91	91	91	91
Education of reference person:									
Elementary (1-8) .....	5	3	4	4	4	5	11	10	14
High school (9-12) .....	37	46	33	38	33	36	43	43	41
College .....	58	51	63	58	63	58	45	46	44
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1
At least one vehicle owned or leased .....	93	85	91	93	95	96	93	94	91
Average annual expenditures .....	\$49,392	\$31,960	\$45,508	\$52,612	\$57,537	\$53,064	\$38,703	\$42,344	\$33,379
Food .....									
Food at home .....	3,899	2,752	3,533	4,194	4,419	3,953	3,451	3,683	3,127
Cereals and bakery products .....	544	395	495	608	603	508	497	511	476
Cereals and cereal products .....	184	150	178	215	200	164	148	153	140
Bakery products .....	359	245	317	393	403	344	349	358	336
Meats, poultry, fish, and eggs .....	1,041	737	923	1,091	1,209	1,086	919	992	817
Beef .....	316	230	280	326	378	332	269	299	228
Pork .....	215	150	180	221	248	239	202	212	189
Other meats .....	128	85	109	138	150	127	120	134	100
Poultry .....	182	145	176	198	213	175	138	147	127
Fish and seafood .....	152	88	136	160	172	165	142	150	132
Eggs .....	47	39	42	49	48	48	47	51	41
Dairy products .....	421	295	382	465	466	414	382	406	350
Fresh milk and cream .....	164	125	160	190	171	150	143	146	138
Other dairy products .....	257	170	222	275	295	264	240	260	212
Fruits and vegetables .....	653	430	584	673	734	688	632	666	585
Fresh fruits .....	213	129	187	215	247	227	206	215	195
Fresh vegetables .....	212	137	186	216	239	227	214	235	186
Processed fruits .....	128	98	121	137	138	130	120	120	119
Processed vegetables .....	99	66	90	106	110	103	91	96	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, 2003-2004 — 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 .....	\$1,241	\$895	\$1,149	\$1,356	\$1,406	\$1,257	\$1,021	\$1,107	\$900
Sugar and other sweets .....	149	81	124	165	171	156	138	149	122
Fats and oils .....	104	70	89	107	121	110	101	107	94
Miscellaneous foods .....	607	482	606	671	667	577	484	521	432
Nonalcoholic beverages .....	334	251	300	366	393	344	254	275	225
Food prepared by consumer unit on out-of-town trips .....	47	12	31	47	54	70	44	55	27
Food away from home .....	2,714	2,166	2,585	2,954	3,176	2,793	1,874	2,156	1,475
Alcoholic beverages .....	468	557	459	483	540	469	309	363	233
Housing .....	15,597	10,417	15,580	17,460	17,297	15,715	11,586	12,428	10,345
Shelter .....	8,857	6,273	9,314	10,147	9,913	8,472	5,804	6,289	5,082
Owned dwellings .....	6,320	1,609	5,495	7,525	7,740	6,716	4,346	4,854	3,591
Mortgage interest and charges .....	3,625	978	3,785	4,908	4,530	3,219	1,220	1,627	613
Property taxes .....	1,595	389	1,053	1,653	1,880	2,018	1,701	1,770	1,597
Maintenance, repairs, insurance, other expenses .....	1,100	241	657	964	1,330	1,478	1,426	1,456	1,380
Rented dwellings .....	1,993	4,539	3,566	2,189	1,374	922	912	820	1,049
Other lodging .....	544	125	253	433	799	834	546	616	443
Utilities, fuels, and public services .....	3,313	2,173	2,909	3,480	3,726	3,542	3,051	3,215	2,807
Natural gas .....	468	220	398	485	513	508	494	503	481
Electricity .....	1,216	797	1,038	1,281	1,346	1,314	1,169	1,228	1,081
Fuel oil and other fuels .....	131	50	74	118	158	169	167	177	152
Telephone services .....	1,115	922	1,093	1,189	1,284	1,128	818	895	704
Water and other public services .....	384	185	306	407	426	423	402	411	389
Household operations .....	869	468	1,082	1,108	764	727	640	582	726
Personal services .....	374	327	738	652	160	71	104	44	192
Other household expenses .....	495	141	344	455	604	656	536	537	534
Housekeeping supplies .....	668	366	542	705	773	741	647	731	531
Laundry and cleaning supplies .....	169	119	164	177	194	173	138	151	119
Other household products .....	334	163	244	365	398	367	335	389	260
Postage and stationery .....	165	83	135	164	181	200	175	191	152
Household furnishings and equipment .....	1,891	1,137	1,733	2,020	2,121	2,234	1,443	1,611	1,198
Household textiles .....	163	76	123	164	190	200	163	141	194
Furniture .....	502	398	527	586	497	564	310	354	245
Floor coverings .....	63	11	40	63	73	98	58	73	36
Major appliances .....	245	121	228	248	262	283	237	257	208
Small appliances, miscellaneous housewares .....	114	75	99	103	134	150	97	107	83
Miscellaneous household equipment .....	805	457	717	856	964	939	577	680	433
Apparel and services .....	2,068	1,779	2,217	2,335	2,362	1,986	1,162	1,415	802
Men and boys .....	477	332	462	587	586	403	268	347	157
Men, 16 and over .....	357	284	313	375	476	347	237	305	142
Boys, 2 to 15 .....	120	49	149	212	109	57	31	43	15
Women and girls .....	814	637	791	872	999	836	503	604	362
Women, 16 and over .....	670	581	628	612	855	774	463	549	343
Girls, 2 to 15 .....	144	55	163	260	145	62	40	55	18
Children under 2 .....	107	215	224	107	62	63	28	31	23
Footwear .....	368	333	392	452	407	328	189	227	137
Other apparel products and services .....	302	262	348	316	309	356	172	205	124
Transportation .....	9,399	6,683	9,184	9,926	10,854	10,086	6,807	7,869	5,232
Vehicle purchases (net outlay) .....	4,354	3,033	4,492	4,731	4,784	4,687	3,011	3,585	2,158
Cars and trucks, new .....	2,307	758	2,025	2,500	2,508	2,971	1,866	2,192	1,381
Cars and trucks, used .....	1,967	2,232	2,404	2,143	2,120	1,672	1,123	1,356	776
Other vehicles .....	80	443	63	88	156	443	422	437	41
Gasoline and motor oil .....	1,765	1,472	1,694	1,880	2,079	1,825	1,230	1,413	957

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, 2003-2004 — 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 .....	\$2,801	\$1,946	\$2,648	\$2,877	\$3,433	\$2,917	\$2,082	\$2,342	\$1,700
Vehicle finance charges .....	434	318	502	499	514	414	181	242	90
Maintenance and repairs .....	739	464	609	731	919	822	652	745	517
Vehicle insurance .....	1,108	832	1,004	1,121	1,389	1,104	890	936	821
Vehicle rental, leases, licenses, other charges .....	520	332	532	526	611	577	359	418	272
Public transportation .....	478	232	349	438	558	657	484	529	417
Health care .....	2,853	988	1,700	2,415	2,914	3,677	4,685	4,499	4,961
Health insurance .....	1,489	503	951	1,275	1,402	1,838	2,597	2,487	2,760
Medical services .....	720	282	449	703	852	957	793	834	732
Drugs .....	516	159	232	334	506	718	1,099	1,009	1,232
Medical supplies .....	128	45	69	102	154	164	196	168	237
Entertainment .....	2,566	1,309	2,233	2,723	2,904	3,132	2,055	2,541	1,340
Fees and admissions .....	612	243	421	705	745	744	480	546	381
Television, radios, sound equipment .....	868	661	858	954	979	866	639	690	563
Pets, toys, hobbies, and playground equipment .....	458	274	465	489	521	463	364	465	220
Other entertainment supplies, equipment, and services .....	628	131	489	575	659	1,058	572	840	176
Personal care products and services .....	643	421	567	688	738	669	570	605	521
Reading .....	143	54	100	123	163	191	177	173	183
Education .....	960	929	666	850	1,786	930	317	363	249
Tobacco products and smoking supplies .....	334	361	317	342	408	355	199	237	144
Miscellaneous .....	721	438	590	692	872	815	705	678	745
Cash contributions .....	1,537	536	824	1,218	1,734	1,863	2,641	2,541	2,790
Personal insurance and pensions .....	5,490	2,569	4,953	6,210	7,367	6,429	2,164	2,792	1,231
Life and other personal insurance .....	493	58	257	437	641	742	550	650	402
Pensions and Social Security .....	4,996	2,510	4,696	5,773	6,726	5,687	1,614	2,142	829
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	63,596	34,208	56,718	68,391	78,118	71,348	44,492	48,936	37,872
Wages and salaries .....	52,115	31,136	53,006	62,109	68,332	54,969	14,512	19,541	7,020
Self-employment income .....	3,216	932	1,655	3,262	4,859	3,863	2,727	3,536	1,523
Social Security, private and government retirement .....	5,831	345	353	855	2,538	9,372	23,902	22,945	25,326
Interest, dividends, rental income, other property income .....	1,225	191	417	635	1,141	2,138	2,741	2,329	3,355
Unemployment and workers' compensation, veterans' benefits .....	295	130	276	344	386	331	121	113	133
Public assistance, supplemental security income, food stamps .....	359	516	431	392	308	336	264	250	285
Regular contributions for support .....	404	683	409	654	392	179	139	97	200
Other income .....	152	273	171	140	162	160	86	125	<sup>4</sup> 30
Personal taxes .....	2,649	379	1,747	2,495	3,940	3,305	2,179	1,540	3,131
Federal income taxes .....	1,883	184	1,121	1,675	2,882	2,370	1,746	1,090	2,723
State and local income taxes .....	558	172	518	643	806	626	157	180	123
Other taxes .....	208	23	107	177	252	309	276	271	285
Income after taxes .....	60,948	33,829	54,971	65,897	74,177	68,043	42,313	47,396	34,741

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, 2003-2004 — 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 .....	- \$13,852	\$1,295	- \$20,140	- \$18,443	- \$17,733	- \$6,299	- \$5,094	- \$6,424	- \$3,115
Net change in total assets .....	9,429	13,543	15,008	12,448	7,666	8,241	83	528	-579
Net change in total liabilities .....	23,281	12,248	35,148	30,891	25,399	14,541	5,177	6,952	2,536
Other financial information:									
Other money receipts .....	596	96	168	483	541	1,670	477	565	346
Mortgage principal paid on owned property .....	-2,100	-324	-1,381	-2,422	-2,918	-2,762	-1,144	-1,491	-627
Estimated market value of owned home .....	151,312	31,002	97,012	149,732	177,119	196,583	175,483	184,549	161,997
Estimated monthly rental value of owned home .....	883	219	613	921	1,023	1,075	965	981	942
Gifts of goods and services .....	1,240	459	675	952	1,940	1,868	1,004	1,189	738
Food .....	95	15	33	54	173	191	52	68	28
Alcoholic beverages .....	20	13	18	21	27	20	10	15	4
Housing .....	286	116	173	269	398	399	230	259	190
Housekeeping supplies .....	59	26	43	74	70	67	44	53	32
Household textiles .....	19	<sup>4</sup> 10	8	17	26	34	16	22	9
Appliances and miscellaneous housewares .....	34	11	25	30	37	55	38	45	28
Major appliances .....	11	<sup>4</sup> 1	4	11	12	23	12	11	13
Small appliances and miscellaneous housewares .....	23	9	20	19	25	33	26	34	15
Miscellaneous household equipment .....	75	30	49	80	95	99	60	71	46
Other housing .....	98	40	48	68	170	144	71	68	76
Apparel and services .....	282	164	247	293	303	382	215	283	119
Males, 2 and over .....	75	39	51	83	81	102	67	88	37
Females, 2 and over .....	100	45	79	102	111	147	83	117	35
Children under 2 .....	48	44	65	51	46	52	23	28	17
Other apparel products and services .....	58	36	52	58	65	81	42	50	31
Jewelry and watches .....	18	11	21	14	20	26	11	14	6
All other apparel products and services .....	41	<sup>4</sup> 25	32	44	45	55	31	36	24
Transportation .....	53	17	51	31	90	62	40	54	21
Health care .....	33	<sup>4</sup> 9	19	29	46	43	37	42	30
Entertainment .....	81	41	51	68	98	134	71	91	42
Toys, games, arts and crafts, and tricycles .....	29	10	20	20	33	53	30	42	13
Other entertainment .....	52	31	32	48	64	82	41	49	29
Personal care products and services .....	25	14	19	31	31	25	17	18	15
Reading .....	1	<sup>(3)</sup>	<sup>(3)</sup>	1	1	3	3	3	3
Education .....	278	<sup>4</sup> 21	19	107	683	436	200	203	196
All other gifts .....	87	50	42	49	90	174	129	154	91

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.