

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	16,136	677	3,828	6,288	3,930	922	492
Consumer unit characteristics:							
Income before taxes	\$76,485	\$41,257	\$58,696	\$81,367	\$90,743	\$87,845	\$65,783
Income after taxes	73,902	41,582	57,462	78,402	86,929	84,934	64,022
Age of reference person	41.0	21.9	30.4	39.6	48.7	58.5	72.7
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	1.6	2.0	1.8	1.3	.8	.8
Persons 65 and over1	(¹)	(¹)	(¹)	(¹)	.1	1.4
Earners	1.9	1.9	1.6	1.9	2.3	2.3	1.6
Vehicles	2.5	1.8	2.1	2.4	3.0	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male	47	38	38	48	54	63	48
Female	53	62	62	52	46	37	52
Housing tenure:							
Homeowner	76	37	63	79	87	84	88
With mortgage	65	25	56	70	73	64	48
Without mortgage	11	12	7	9	14	20	40
Renter	24	63	37	21	13	16	12
Race of reference person:							
Black or African-American	13	14	13	12	11	18	24
White, Asian, and all other races	87	86	87	88	89	82	76
Hispanic or Latino origin of reference person:							
Hispanic or Latino	16	32	22	13	12	16	15
Not Hispanic or Latino	84	68	78	87	88	84	85
Education of reference person:							
Elementary (1-8)	4	6	4	3	4	6	28
High school (9-12)	34	61	38	33	28	36	33
College	61	33	58	64	67	58	36
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	3
At least one vehicle owned or leased	95	91	94	95	97	94	90
Average annual expenditures	\$60,067	\$38,476	\$49,053	\$63,426	\$69,439	\$65,745	\$48,757
Food	8,399	6,321	6,678	8,762	9,884	9,016	8,108
Food at home	4,828	3,594	3,858	4,929	5,710	5,336	5,643
Cereals and bakery products	669	498	532	701	774	655	911
Cereals and cereal products	224	192	178	234	250	245	278
Bakery products	446	306	354	468	523	410	633
Meats, poultry, fish, and eggs	1,195	892	916	1,188	1,458	1,453	1,536
Beef	368	270	272	369	448	456	542
Pork	240	152	179	251	282	293	308
Other meats	158	133	131	150	195	177	191
Poultry	209	173	183	203	249	214	256
Fish and seafood	170	115	113	168	224	249	157
Eggs	50	49	39	47	61	63	83
Dairy products	552	407	436	568	657	599	623
Fresh milk and cream	217	189	182	228	230	237	260
Other dairy products	335	218	253	340	428	361	362
Fruits and vegetables	763	542	584	789	914	885	834
Fresh fruits	249	182	172	260	316	290	226
Fresh vegetables	238	166	177	244	287	291	302
Processed fruits	155	109	126	165	170	161	190
Processed vegetables	122	85	109	120	140	144	115

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, 2004-2005 — 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	\$1,648	\$1,256	\$1,390	\$1,682	\$1,907	\$1,744	\$1,740
Sugar and other sweets	174	115	136	182	203	201	199
Fats and oils	122	92	99	116	147	160	165
Miscellaneous foods	859	688	765	872	986	840	796
Nonalcoholic beverages	443	343	361	454	510	484	555
Food prepared by consumer unit on out-of-town trips	50	4 ¹⁸	29	58	62	59	4 ²⁵
Food away from home	3,572	2,727	2,819	3,833	4,175	3,680	2,465
Alcoholic beverages	444	406	357	495	485	390	342
Housing	19,282	12,805	17,197	20,813	20,148	20,882	15,005
Shelter	10,922	7,400	9,595	11,972	11,535	11,104	7,442
Owned dwellings	8,416	2,452	6,522	9,641	9,518	8,865	6,060
Mortgage interest and charges	5,376	1,605	4,507	6,300	5,858	4,744	2,827
Property taxes	1,929	459	1,221	2,201	2,318	2,499	1,813
Maintenance, repairs, insurance, other expenses	1,111	388	794	1,139	1,341	1,622	1,420
Rented dwellings	1,988	4,741	2,845	1,830	1,168	1,498	1,010
Other lodging	518	4 ²⁰⁷	228	501	848	741	373
Utilities, fuels, and public services	3,907	2,843	3,314	3,995	4,339	4,679	3,976
Natural gas	579	312	497	603	611	776	661
Electricity	1,427	1,068	1,244	1,468	1,552	1,615	1,480
Fuel oil and other fuels	143	4 ¹¹⁰	82	141	203	132	226
Telephone services	1,307	1,034	1,124	1,311	1,478	1,630	1,084
Water and other public services	450	319	366	471	495	526	525
Household operations	1,393	913	1,784	1,602	994	757	710
Personal services	858	740	1,373	1,031	333	4 ¹⁶⁰	4 ³⁰¹
Other household expenses	535	173	412	571	661	597	408
Housekeeping supplies	823	350	630	898	967	853	1,012
Laundry and cleaning supplies	206	149	192	214	217	206	242
Other household products	430	128	291	489	529	423	534
Postage and stationery	187	74	147	195	221	224	235
Household furnishings and equipment	2,237	1,300	1,874	2,346	2,313	3,488	1,866
Household textiles	181	46	162	175	255	130	121
Furniture	579	431	552	705	458	550	405
Floor coverings	61	4 ¹¹	46	68	62	108	4 ⁶⁹
Major appliances	278	158	208	304	316	273	385
Small appliances, miscellaneous housewares	114	55	86	107	172	92	110
Miscellaneous household equipment	1,024	599	820	987	1,049	2,335	775
Apparel and services	2,728	1,963	2,342	2,707	3,277	3,318	1,766
Men and boys	647	436	541	679	806	558	335
Men, 16 and over	417	337	317	385	614	406	246
Boys, 2 to 15	230	99	224	293	192	152	89
Women and girls	1,110	598	823	1,090	1,459	1,554	867
Women, 16 and over	815	507	572	737	1,109	1,395	799
Girls, 2 to 15	295	91	251	352	350	159	68
Children under 2	159	279	296	127	71	101	72
Footwear	512	454	411	498	600	784	4 ³³¹
Other apparel products and services	301	196	271	314	341	321	161
Transportation	11,307	8,909	9,636	12,010	12,511	11,814	8,078
Vehicle purchases (net outlay)	5,123	4,398	4,518	5,833	5,051	4,775	4 ^{2,975}
Cars and trucks, new	2,665	4 ^{1,134}	2,084	3,432	2,444	2,645	4 ^{1,284}
Cars and trucks, used	2,358	3,264	2,367	2,240	2,517	2,131	1,691
Other vehicles	100	(³)	4 ⁶⁷	161	90	(³)	(³)
Gasoline and motor oil	2,523	2,202	2,268	2,491	2,875	2,775	2,087

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, 2004-2005 — 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	\$3,157	\$2,010	\$2,570	\$3,151	\$3,885	\$3,671	\$2,652
Vehicle finance charges	469	294	474	485	476	521	323
Maintenance and repairs	825	626	661	804	1,064	810	775
Vehicle insurance	1,283	894	1,016	1,197	1,650	1,700	1,297
Vehicle rental, leases, licenses, and other charges	580	196	419	665	694	640	257
Public transportation	503	298	280	536	700	592	364
Healthcare	2,721	1,131	1,936	2,705	3,438	3,532	3,982
Health insurance	1,450	494	1,133	1,475	1,703	1,800	2,230
Medical services	735	419	475	731	1,015	907	685
Drugs	419	182	268	380	560	678	827
Medical supplies	117	⁴ 37	61	120	160	146	240
Entertainment	3,031	1,315	2,399	3,210	3,892	2,774	1,813
Fees and admissions	841	275	419	978	1,200	776	420
Audio and visual equipment and services	1,065	709	943	1,125	1,181	1,047	861
Pets, toys, hobbies, and playground equipment	519	223	516	536	575	508	354
Other entertainment supplies, equipment, and services	605	108	520	571	936	442	178
Personal care products and services	735	428	586	764	902	793	586
Reading	137	42	77	153	181	156	123
Education	1,454	854	605	1,223	2,743	1,894	750
Tobacco products and smoking supplies	353	422	337	317	395	419	392
Miscellaneous	817	432	767	774	929	1,140	813
Cash contributions	1,403	367	863	1,548	1,853	1,517	1,390
Personal insurance and pensions	7,254	3,081	5,274	7,945	8,801	8,101	5,610
Life and other personal insurance	506	83	265	548	655	852	606
Pensions and Social Security	6,747	2,998	5,009	7,398	8,146	7,250	5,004
Sources of income and personal taxes:							
Money income before taxes	76,485	41,257	58,696	81,367	90,743	87,845	65,783
Wages and salaries	68,332	37,173	54,291	74,175	80,775	72,691	38,174
Self-employment income	4,468	⁴ 1,337	2,518	4,583	6,219	6,381	4,896
Social Security, private and government retirement	1,792	⁴ 479	303	749	1,807	6,500	19,588
Interest, dividends, rental income, other property income	650	⁴ 305	248	553	1,003	1,432	1,218
Unemployment and workers' compensation, veterans' benefits	288	⁴ 71	344	288	269	394	⁴ 109
Public assistance, supplemental security income, food stamps	335	664	353	259	251	318	1,418
Regular contributions for support	456	860	374	611	318	⁴ 92	⁴ 343
Other income	164	⁴ 368	264	149	101	⁴ 38	⁴ 36
Personal taxes	2,583	-325	1,233	2,966	3,814	2,911	1,761
Federal income taxes	1,716	-469	583	2,057	2,638	2,034	1,199
State and local income taxes	682	137	490	742	922	641	310
Other taxes	186	⁴ 6	160	166	254	236	252
Income after taxes	73,902	41,582	57,462	78,402	86,929	84,934	64,022

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, 2004-2005 — 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	-\$18,181	-\$10,622	-\$14,592	-\$22,846	-\$15,709	-\$18,390	-\$16,253
Net change in total assets	11,806	9,285	14,502	15,207	8,500	-1,845	2,824
Net change in total liabilities	29,988	19,907	29,094	38,053	24,209	16,545	19,077
Other financial information:							
Other money receipts	418	4144	806	263	409	4298	447
Mortgage principal paid on owned property	-3,112	-444	-2,063	-3,308	-4,315	-3,009	-3,011
Estimated market value of owned home	192,466	50,882	120,459	211,105	244,109	255,482	178,665
Estimated monthly rental value of owned home	1,023	335	721	1,132	1,229	1,204	955
Gifts of goods and services	1,033	523	651	954	1,554	1,403	928
Food	105	42	50	127	142	156	433
Alcoholic beverages	17	(3)	10	23	24	46	(2)
Housing	234	153	149	228	289	479	201
Housekeeping supplies	53	47	41	58	58	89	432
Household textiles	18	(3)	15	23	18	422	410
Appliances and miscellaneous housewares	34	47	11	36	68	410	414
Major appliances	16	46	41	22	29	47	44
Small appliances and miscellaneous housewares	17	41	10	14	39	43	410
Miscellaneous household equipment	56	419	40	58	67	80	81
Other housing	73	4120	43	53	79	279	464
Apparel and services	271	135	249	287	294	243	314
Males, 2 and over	65	426	46	74	86	62	46
Females, 2 and over	105	46	94	108	117	97	163
Children under 2	52	447	68	49	37	60	58
Other apparel products and services	49	416	41	57	53	424	488
Jewelry and watches	13	43	11	18	10	410	46
All other apparel products and services	36	413	31	39	44	414	482
Transportation	57	41	44	40	118	21	22
Health care	18	42	46	47	57	412	(3)
Entertainment	68	417	33	67	120	61	428
Toys, games, arts and crafts, and tricycles	19	44	15	22	22	417	414
Other entertainment	49	413	18	44	98	44	414
Personal care products and services	41	456	38	44	44	20	(3)
Reading	(2)	(3)	(2)	1	(2)	(3)	(3)
Education	161	437	418	81	388	352	4292
All other gifts	61	4125	55	50	78	54	438

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.