

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002**

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) .....	112,108	17,430	94,677	64,373	47,734	74,810	37,297	90,125	21,983
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$49,430	\$32,544	\$52,599	\$53,082	\$44,521	\$54,564	\$39,268	\$54,325	\$29,711
Income after taxes <sup>1</sup> .....	46,934	31,281	49,871	50,354	42,335	51,705	37,490	51,466	28,674
Age of reference person .....	48.1	24.2	52.5	35.6	64.8	37.9	68.4	41.5	75.0
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 18 .....	.7	.6	.7	1.0	.2	.9	.1	.8	.1
Persons 65 and over .....	.3	( <sup>2</sup> )	.3	( <sup>2</sup> )	.7	( <sup>2</sup> )	.8	( <sup>2</sup> )	1.4
Earners .....	1.4	1.4	1.3	1.6	1.0	1.6	.8	1.6	.5
Vehicles .....	2.0	1.4	2.1	2.0	1.9	2.0	1.8	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male .....	51	49	51	51	50	52	49	52	46
Female .....	49	51	49	49	50	48	51	48	54
Housing tenure:									
Homeowner .....	66	26	74	56	80	59	80	63	80
With mortgage .....	41	19	44	46	34	47	28	46	18
Without mortgage .....	26	7	29	11	46	13	52	17	62
Renter .....	34	74	26	44	20	41	20	37	20
Race of reference person:									
Black .....	12	13	12	13	10	13	10	13	9
White and other .....	88	87	88	87	90	87	90	87	91
Education of reference person:									
Elementary (1-8) .....	6	3	6	3	9	3	11	4	14
High school (9-12) .....	38	32	39	35	42	35	44	35	47
College .....	56	65	55	62	49	62	45	60	39
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	88	79	89	88	87	89	86	89	83
Average annual expenditures .....	\$40,677	\$30,545	\$42,544	\$42,984	\$37,556	\$43,602	\$34,785	\$43,726	\$28,105
Food .....									
Food at home .....	5,375	4,306	5,573	5,736	4,881	5,756	4,595	5,723	3,910
Cereals and bakery products .....	3,099	2,388	3,230	3,235	2,912	3,252	2,784	3,229	2,548
Cereals and cereal products .....	450	346	469	474	418	474	402	465	386
Bakery products .....	154	133	158	170	132	168	126	162	120
Meats, poultry, fish, and eggs .....	296	212	312	303	286	306	276	303	266
Beef .....	798	610	833	837	746	842	710	836	641
Pork .....	231	185	240	253	202	250	192	245	174
Other meats .....	167	124	175	172	161	174	154	173	144
Poultry .....	101	69	107	104	97	106	92	105	84
Fish and seafood .....	144	122	148	157	127	156	120	152	110
Eggs .....	121	82	128	117	127	121	121	126	98
Dairy products .....	34	28	35	35	32	35	31	35	30
Dairy products .....	328	250	343	344	307	344	295	341	274
Fresh milk and cream .....	127	104	131	135	116	134	113	132	107
Other dairy products .....	201	146	211	209	191	210	182	209	167
Fruits and vegetables .....	552	413	578	547	559	556	544	562	510
Fresh fruits .....	178	122	189	170	189	175	185	180	169
Fresh vegetables .....	175	125	184	171	181	175	174	178	163
Processed fruits .....	116	96	119	120	109	120	107	118	103
Processed vegetables .....	83	69	86	86	80	86	78	85	75

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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 .....	\$970	\$769	\$1,007	\$1,033	\$882	\$1,036	\$833	\$1,025	\$738
Sugar and other sweets .....	117	79	124	118	116	119	115	120	108
Fats and oils .....	85	59	90	86	84	86	83	87	78
Miscellaneous foods .....	472	408	484	520	406	517	379	503	340
Nonalcoholic beverages .....	254	196	265	270	232	273	214	272	178
Food prepared by consumer unit on out-of-town trips .....	41	26	44	40	43	41	42	43	33
Food away from home .....	2,276	1,919	2,342	2,501	1,969	2,504	1,811	2,494	1,362
Alcoholic beverages .....	376	395	372	395	351	407	313	409	237
Housing .....	13,283	9,863	13,913	14,267	11,957	14,376	11,091	14,283	9,176
Shelter .....	7,829	6,267	8,117	8,702	6,653	8,743	5,997	8,560	4,834
Owned dwellings .....	5,165	2,069	5,735	5,513	4,695	5,666	4,161	5,653	3,162
Mortgage interest and charges .....	2,962	1,359	3,257	3,587	2,120	3,620	1,642	3,466	897
Property taxes .....	1,242	441	1,390	1,128	1,397	1,194	1,339	1,253	1,199
Maintenance, repairs, insurance, other expenses .....	960	269	1,088	798	1,179	851	1,179	935	1,066
Rented dwellings .....	2,160	3,888	1,842	2,760	1,351	2,600	1,277	2,380	1,259
Other lodging .....	505	310	540	429	606	477	559	527	413
Utilities, fuels, and public services .....	2,684	1,828	2,842	2,665	2,710	2,721	2,610	2,761	2,371
Natural gas .....	330	179	357	313	352	322	345	328	338
Electricity .....	981	636	1,045	958	1,013	980	984	1,002	894
Fuel oil and other fuels .....	88	33	99	68	116	72	122	81	119
Telephone services .....	957	819	982	1,021	870	1,031	809	1,022	689
Water and other public services .....	328	161	359	306	358	317	351	328	331
Household operations .....	706	411	760	799	580	766	585	731	602
Personal services .....	331	261	344	464	152	416	161	359	218
Other household expenses .....	375	151	416	335	428	350	424	372	384
Housekeeping supplies .....	545	288	593	491	619	508	621	564	466
Laundry and cleaning supplies .....	131	93	137	133	127	135	122	136	110
Other household products .....	283	127	312	243	339	252	348	300	213
Postage and stationery .....	131	68	143	115	154	122	151	129	143
Household furnishings and equipment .....	1,518	1,069	1,601	1,610	1,395	1,638	1,278	1,667	903
Household textiles .....	136	116	139	134	137	134	138	143	106
Furniture .....	401	301	420	454	330	448	308	454	186
Floor coverings .....	40	19	44	36	46	41	40	43	30
Major appliances .....	188	102	204	189	188	197	172	201	139
Small appliances, miscellaneous housewares .....	100	95	101	99	102	103	96	108	68
Miscellaneous household equipment .....	652	435	692	698	591	715	524	719	374
Apparel and services .....	1,749	1,619	1,773	1,980	1,435	1,964	1,312	1,935	972
Men and boys .....	409	353	420	493	296	482	261	458	208
Men, 16 and over .....	319	291	325	363	260	363	230	352	182
Boys, 2 to 15 .....	90	62	95	130	36	119	32	106	26
Women and girls .....	704	606	722	737	660	749	612	765	450
Women, 16 and over .....	587	539	596	568	613	593	575	626	424
Girls, 2 to 15 .....	117	68	126	169	47	157	37	139	26
Children under 2 .....	83	153	70	116	37	107	32	97	21
Footwear .....	313	301	315	368	238	362	214	349	160
Other apparel products and services .....	240	206	246	267	204	264	192	266	133
Transportation .....	7,759	6,491	7,993	8,471	6,800	8,581	6,110	8,559	4,481
Vehicle purchases (net outlay) .....	3,665	3,304	3,731	4,130	3,038	4,163	2,665	4,115	1,818
Cars and trucks, new .....	1,753	1,135	1,867	1,831	1,647	1,896	1,466	1,927	1,038
Cars and trucks, used .....	1,842	2,093	1,796	2,208	1,349	2,176	1,173	2,106	761
Other vehicles .....	70	76	69	90	42	91	426	82	418
Gasoline and motor oil .....	1,235	1,046	1,270	1,345	1,086	1,358	988	1,347	777

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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 .....	\$2,471	\$1,833	\$2,588	\$2,618	\$2,271	\$2,676	\$2,058	\$2,686	\$1,586
Vehicle finance charges .....	397	351	405	474	294	474	242	456	153
Maintenance and repairs .....	697	465	740	715	673	733	626	750	482
Vehicle insurance .....	894	669	935	919	860	940	800	949	666
Vehicle rental, leases, licenses, other charges .....	483	348	508	511	445	529	390	531	284
Public transportation .....	389	308	404	377	404	384	399	410	300
Health care .....	2,350	946	2,609	1,728	3,190	1,853	3,348	2,049	3,586
Health insurance .....	1,168	492	1,292	873	1,565	918	1,668	993	1,886
Medical services .....	590	263	650	499	713	536	698	592	582
Drugs .....	487	152	549	277	772	315	833	374	955
Medical supplies .....	105	39	117	79	141	84	149	91	163
Entertainment .....	2,079	1,491	2,187	2,281	1,807	2,309	1,616	2,307	1,139
Fees and admissions .....	542	365	574	611	449	604	417	600	301
Television, radios, sound equipment .....	692	577	713	749	615	755	566	748	461
Pets, toys, and playground equipment .....	369	248	392	397	331	408	291	410	200
Other entertainment supplies, equipment, and services .....	476	301	509	524	412	543	342	549	177
Personal care products and services .....	526	395	550	541	505	541	495	544	451
Reading .....	139	75	150	121	162	127	161	136	147
Education .....	752	1,203	669	920	525	946	361	886	202
Tobacco products and smoking supplies .....	320	303	324	358	271	362	238	362	152
Miscellaneous .....	792	537	840	778	812	796	786	818	686
Cash contributions .....	1,277	463	1,427	1,050	1,583	1,109	1,614	1,179	1,679
Personal insurance and pensions .....	3,899	2,457	4,164	4,359	3,277	4,474	2,745	4,536	1,286
Life and other personal insurance .....	406	107	461	337	499	367	484	406	407
Pensions and Social Security .....	3,493	2,350	3,703	4,022	2,778	4,107	2,261	4,130	880
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	49,430	32,544	52,599	53,082	44,521	54,564	39,268	54,325	29,711
Wages and salaries .....	39,864	30,098	41,697	48,190	28,669	49,227	21,330	47,719	8,218
Self-employment income .....	2,237	588	2,546	2,468	1,927	2,491	1,733	2,510	1,139
Social Security, private and government retirement .....	5,234	258	6,168	764	11,246	1,026	13,565	2,111	17,819
Interest, dividends, rental income, other property income .....	924	169	1,066	455	1,556	569	1,628	731	1,704
Unemployment and workers' compensation, veterans' benefits .....	233	141	250	244	218	253	194	270	84
Public assistance, supplemental security income, food stamps .....	352	277	367	330	382	334	389	358	331
Regular contributions for support .....	412	595	378	423	398	469	301	451	256
Other income .....	173	418	127	208	125	195	128	176	159
Personal taxes .....	2,496	1,263	2,728	2,727	2,186	2,859	1,778	2,858	1,037
Federal income taxes .....	1,843	925	2,015	2,016	1,610	2,117	1,300	2,120	725
State and local income taxes .....	506	304	545	595	387	618	286	596	144
Other taxes .....	147	34	168	116	189	124	192	142	169
Income after taxes .....	46,934	31,281	49,871	50,354	42,335	51,705	37,490	51,466	28,674

See footnotes at end of table.

**Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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 .....	-\$5,612	\$147	-\$6,672	-\$5,576	-\$5,660	-\$6,597	-\$3,636	-\$6,296	-\$2,807
Net change in total assets .....	5,736	6,218	5,647	8,925	1,434	7,899	1,398	7,349	-879
Net change in total liabilities .....	11,348	6,071	12,319	14,501	7,095	14,496	5,033	13,645	1,928
Other financial information:									
Other money receipts .....	539	187	604	404	721	421	775	574	397
Mortgage principal paid on owned property .....	-1,382	-371	-1,568	-1,386	-1,376	-1,503	-1,139	-1,569	-614
Estimated market value of owned home .....	106,766	32,241	120,486	92,387	126,156	98,646	123,052	105,700	111,136
Estimated monthly rental value of owned home ..	720	261	805	645	822	678	805	712	753
Gifts of goods and services .....	1,036	532	1,129	848	1,291	995	1,120	1,086	832
Food .....	82	32	91	58	115	78	91	90	49
Alcoholic beverages .....	13	15	13	14	12	14	11	14	10
Housing .....	259	155	278	237	289	259	259	272	206
Housekeeping supplies .....	42	26	45	36	51	40	48	42	43
Household textiles .....	14	10	14	11	18	11	19	14	12
Appliances and miscellaneous housewares .....	24	13	26	17	33	18	35	25	22
Major appliances .....	8	1	10	5	13	5	14	9	5
Small appliances and miscellaneous housewares .....	16	12	16	13	20	13	21	15	16
Miscellaneous household equipment .....	65	31	71	61	69	64	66	67	53
Other housing .....	114	75	121	111	118	125	91	123	76
Apparel and services .....	237	187	246	221	259	229	254	248	193
Males, 2 and over .....	64	50	66	60	69	62	67	64	62
Females, 2 and over .....	82	44	89	61	110	68	111	83	77
Children under 2 .....	40	44	39	45	33	45	29	45	20
Other apparel products and services .....	52	49	52	55	47	54	48	56	33
Jewelry and watches .....	24	24	24	28	19	26	20	27	11
All other apparel products and services .....	28	25	28	27	29	28	28	29	23
Transportation .....	44	18	49	34	57	46	39	50	17
Health care .....	33	6	37	18	52	26	45	31	39
Entertainment .....	78	47	84	71	88	79	77	84	56
Toys, games, hobbies, and tricycles .....	30	15	33	25	37	27	36	31	27
Other entertainment .....	48	32	51	46	51	52	41	53	29
Personal care products and services .....	21	15	22	22	20	22	19	21	21
Reading .....	1	( <sup>3</sup> )	2	1	2	1	3	1	3
Education .....	184	33	212	118	273	173	206	193	146
All other gifts .....	84	25	95	53	125	69	114	82	93

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.  
<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.