

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	80,240	3,869	14,959	20,142	17,734	11,515	12,021	7,209	4,812
Consumer unit characteristics:									
Income before taxes ¹	\$60,125	\$31,802	\$54,249	\$65,991	\$75,071	\$66,525	\$39,601	\$43,309	\$33,961
Income after taxes ¹	57,266	31,234	52,266	63,102	70,885	63,140	37,347	41,518	31,002
Age of reference person	46.9	21.8	29.9	39.7	49.2	59.0	73.4	69.1	80.0
Average number in consumer unit:									
Persons	3.1	2.9	3.4	3.7	3.1	2.6	2.3	2.4	2.2
Children under 189	.8	1.4	1.6	.7	.2	.1	.1	.1
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.7	1.6	1.8
Earners	1.6	1.7	1.7	1.8	2.0	1.6	.7	.8	.5
Vehicles	2.3	1.6	2.0	2.3	2.8	2.6	2.1	2.3	1.7
Percent distribution:									
Sex of reference person:									
Male	53	40	49	49	53	59	63	63	63
Female	47	60	51	51	47	41	37	37	37
Housing tenure:									
Homeowner	73	25	55	72	82	87	89	90	88
With mortgage	49	15	47	61	61	48	24	31	14
Without mortgage	25	10	7	12	20	39	65	59	74
Renter	27	75	45	28	18	13	11	10	12
Race of reference person:									
Black or African American	12	16	14	14	11	10	9	9	9
White, Asian, and All Other Races	88	84	86	86	89	90	91	91	91
Education of reference person:									
Elementary (1-8)	5	3	4	4	4	6	12	10	15
High school (9-12)	38	47	35	38	35	38	45	45	43
College	56	49	61	58	61	56	43	44	41
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	1	1	(³)
At least one vehicle owned or leased	93	85	91	93	95	95	93	94	91
Average annual expenditures	\$47,717	\$31,668	\$44,061	\$51,582	\$55,302	\$51,107	\$36,560	\$39,483	\$32,153
Food									
Food at home	3,748	2,873	3,491	4,044	4,131	3,751	3,313	3,523	2,993
Cereals and bakery products	536	420	497	603	578	497	491	502	474
Cereals and cereal products	184	160	183	212	195	161	150	153	147
Bakery products	352	259	314	391	383	336	340	349	327
Meats, poultry, fish, and eggs	994	744	925	1,040	1,123	1,020	876	947	769
Beef	297	215	283	302	348	310	246	284	188
Pork	208	158	180	218	230	215	204	214	187
Other meats	123	87	109	137	138	125	109	115	101
Poultry	176	143	179	191	199	161	140	143	135
Fish and seafood	148	102	136	146	165	169	136	148	118
Eggs	42	38	40	45	43	40	42	43	40
Dairy products	395	295	370	439	426	379	354	372	327
Fresh milk and cream	153	124	150	176	157	137	135	137	132
Other dairy products	242	171	220	264	269	241	220	236	195
Fruits and vegetables	647	477	582	667	717	676	629	656	587
Fresh fruits	208	140	178	212	236	227	202	210	190
Fresh vegetables	207	151	183	209	233	215	209	220	192
Processed fruits	132	111	125	141	141	130	123	125	120
Processed vegetables	100	75	95	104	107	104	94	101	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, 2002-2003 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$1,176	\$937	\$1,116	\$1,295	\$1,286	\$1,178	\$963	\$1,046	\$837
Sugar and other sweets	141	91	119	162	153	145	130	138	118
Fats and oils	102	74	91	104	114	106	103	112	91
Miscellaneous foods	573	516	584	634	609	545	445	481	390
Nonalcoholic beverages	313	240	289	346	357	321	240	261	208
Food prepared by consumer unit on out-of-town trips	47	17	34	49	54	62	45	54	30
Food away from home	2,614	1,983	2,451	2,883	3,044	2,731	1,815	2,038	1,477
Alcoholic beverages	425	546	393	396	524	445	294	355	202
Housing	15,298	10,129	15,262	17,289	16,980	15,562	10,960	11,783	9,722
Shelter	8,827	6,220	9,240	10,244	9,877	8,469	5,569	6,090	4,788
Owned dwellings	6,286	1,428	5,512	7,648	7,679	6,574	4,197	4,746	3,375
Mortgage interest and charges	3,673	823	3,865	4,981	4,596	3,177	1,274	1,673	678
Property taxes	1,509	428	996	1,611	1,778	1,914	1,536	1,596	1,447
Maintenance, repairs, insurance, other expenses	1,104	177	651	1,056	1,304	1,483	1,387	1,478	1,250
Rented dwellings	1,986	4,635	3,443	2,122	1,421	1,039	836	744	973
Other lodging	555	157	285	474	777	856	536	600	441
Utilities, fuels, and public services	3,172	2,082	2,798	3,341	3,561	3,402	2,910	3,039	2,715
Natural gas	412	183	350	431	465	439	427	417	443
Electricity	1,169	771	989	1,233	1,293	1,281	1,126	1,178	1,048
Fuel oil and other fuels	113	36	68	109	124	157	140	148	127
Telephone services	1,095	905	1,089	1,165	1,250	1,096	817	887	711
Water and other public services	382	187	302	403	429	428	400	409	387
Household operations	846	382	1,059	1,117	724	680	618	533	745
Personal services	395	259	765	649	182	99	150	52	298
Other household expenses	451	123	294	468	542	581	468	481	447
Housekeeping supplies	642	349	479	654	719	854	618	715	471
Laundry and cleaning supplies	158	125	152	167	174	157	138	155	111
Other household products	335	152	220	339	374	516	311	371	219
Postage and stationery	149	71	107	148	171	182	170	189	141
Household furnishings and equipment	1,812	1,096	1,685	1,933	2,100	2,157	1,245	1,406	1,002
Household textiles	148	109	134	132	178	180	129	145	105
Furniture	491	292	536	568	514	560	265	287	232
Floor coverings	57	11	36	58	70	85	49	56	39
Major appliances	233	138	209	252	253	268	203	227	166
Small appliances, miscellaneous housewares	111	91	94	95	136	151	90	108	64
Miscellaneous household equipment	772	455	676	828	948	913	509	583	397
Apparel and services	2,026	1,670	2,104	2,341	2,274	1,968	1,194	1,401	879
Men and boys	477	326	462	611	558	403	272	328	186
Men, 16 and over	356	265	312	398	446	353	243	292	168
Boys, 2 to 15	121	61	150	214	112	50	29	37	18
Women and girls	790	564	715	875	950	859	510	585	396
Women, 16 and over	639	488	539	598	814	798	471	535	374
Girls, 2 to 15	151	76	175	277	137	61	39	51	22
Children under 2	109	214	228	115	59	64	27	29	24
Footwear	364	338	400	443	393	297	213	250	157
Other apparel products and services	286	229	300	296	313	345	172	209	116
Transportation	9,400	7,159	9,216	9,976	10,832	10,103	6,600	7,480	5,281
Vehicle purchases (net outlay)	4,543	3,737	4,664	4,861	5,091	4,854	3,012	3,437	2,375
Cars and trucks, new	2,320	1,010	1,924	2,591	2,616	2,781	1,901	2,091	1,615
Cars and trucks, used	2,140	2,663	2,649	2,183	2,339	2,033	1,076	1,289	759
Other vehicles	83	⁴ 65	91	86	136	⁴ 40	⁴ 35	⁴ 58	41
Gasoline and motor oil	1,545	1,285	1,466	1,665	1,799	1,601	1,099	1,255	866

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, 2002-2003 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,875	\$1,940	\$2,715	\$3,035	\$3,438	\$3,049	\$2,109	\$2,364	\$1,727
Vehicle finance charges	484	365	565	557	568	440	217	272	134
Maintenance and repairs	765	484	609	819	910	875	642	718	527
Vehicle insurance	1,071	762	978	1,075	1,322	1,116	862	928	763
Vehicle rental, leases, licenses, other charges	555	329	562	584	638	618	388	445	302
Public transportation	437	196	372	415	504	599	380	424	314
Health care	2,735	920	1,651	2,262	2,826	3,540	4,565	4,369	4,860
Health insurance	1,395	487	906	1,176	1,337	1,717	2,437	2,353	2,564
Medical services	693	224	450	644	824	957	780	806	742
Drugs	525	162	232	333	524	724	1,144	1,037	1,305
Medical supplies	123	48	63	108	141	142	203	173	248
Entertainment	2,465	1,345	2,170	2,838	2,826	2,732	1,789	2,146	1,251
Fees and admissions	615	262	456	750	739	717	417	475	329
Television, radios, sound equipment	812	599	804	899	915	824	578	637	490
Pets, toys, and playground equipment	450	267	447	492	510	447	359	462	202
Other entertainment supplies, equipment, and services	589	216	463	698	661	743	435	572	230
Personal care products and services	614	420	537	668	683	637	559	594	506
Reading	146	59	101	129	173	196	173	172	174
Education	867	917	567	831	1,588	879	206	267	115
Tobacco products and smoking supplies	348	380	326	354	428	381	205	258	126
Miscellaneous	775	519	620	758	967	861	716	716	715
Cash contributions	1,453	527	760	1,247	1,672	1,746	2,356	2,001	2,887
Personal insurance and pensions	4,803	2,222	4,413	5,566	6,355	5,574	1,814	2,381	966
Life and other personal insurance	498	73	254	447	676	714	555	668	387
Pensions and Social Security	4,305	2,148	4,159	5,119	5,679	4,860	1,259	1,713	579
Sources of income and personal taxes: ¹									
Money income before taxes	60,125	31,802	54,249	65,991	75,071	66,525	39,601	43,309	33,961
Wages and salaries	49,763	28,963	51,137	60,081	66,314	51,792	12,155	16,710	5,225
Self-employment income	2,627	853	1,241	3,017	4,064	3,017	1,866	2,306	1,195
Social Security, private and government retirement	5,494	299	417	893	2,403	8,618	22,648	21,896	23,791
Interest, dividends, rental income, other property income	1,074	77	260	666	1,157	2,045	2,068	1,653	2,698
Unemployment and workers' compensation, veterans' benefits	292	138	276	320	369	366	134	133	135
Public assistance, supplemental security income, food stamps	381	533	382	401	320	426	344	330	366
Regular contributions for support	365	655	391	490	332	151	278	159	459
Other income	129	284	143	123	112	110	110	122	92
Personal taxes	2,858	567	1,983	2,889	4,185	3,385	2,254	1,791	2,959
Federal income taxes	2,078	347	1,338	2,044	3,081	2,462	1,826	1,286	2,648
State and local income taxes	584	193	548	681	862	599	182	232	105
Other taxes	196	27	97	164	242	324	246	272	206
Income after taxes	57,266	31,234	52,266	63,102	70,885	63,140	37,347	41,518	31,002

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, 2002-2003 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Addenda:									
Net change in total assets and liabilities	- \$12,595	\$751	- \$15,605	- \$16,617	- \$16,955	- \$6,711	- \$5,608	- \$6,834	- \$3,771
Net change in total assets	7,514	8,604	13,826	9,011	6,351	7,019	-1,009	-715	-1,448
Net change in total liabilities	20,109	7,853	29,431	25,628	23,306	13,731	4,599	6,119	2,323
Other financial information:									
Other money receipts	583	136	205	336	706	1,549	506	400	665
Mortgage principal paid on owned property	-1,858	-295	-1,159	-2,202	-2,600	-2,415	-1,024	-1,353	-532
Estimated market value of owned home	132,746	25,502	86,718	136,021	156,237	173,237	145,613	155,133	131,352
Estimated monthly rental value of owned home ..	845	212	607	889	980	1,011	914	938	878
Gifts of goods and services	1,138	443	633	821	1,748	1,852	945	1,162	617
Food	98	32	29	56	167	215	63	74	46
Alcoholic beverages	16	16	18	17	19	16	11	16	2
Housing	273	105	195	224	388	371	249	288	190
Housekeeping supplies	47	29	35	46	55	61	47	59	29
Household textiles	16	4 ³	10	11	19	33	15	19	8
Appliances and miscellaneous housewares	29	13	16	21	34	52	32	37	26
Major appliances	9	(³)	3	7	10	21	10	9	12
Small appliances and miscellaneous housewares	19	13	13	14	24	31	22	28	14
Miscellaneous household equipment	69	21	45	55	94	101	75	90	52
Other housing	112	38	89	90	186	124	80	84	75
Apparel and services	250	166	209	216	279	380	219	287	117
Males, 2 and over	66	42	45	59	78	91	73	94	42
Females, 2 and over	87	29	66	67	96	157	87	118	39
Children under 2	49	56	62	53	46	54	23	27	18
Other apparel products and services	48	38	36	38	59	77	36	48	17
Jewelry and watches	19	10	19	13	23	34	12	14	9
All other apparel products and services	29	4 ²	17	24	37	43	24	34	8
Transportation	48	11	46	27	80	72	29	33	23
Health care	33	4 ³	10	21	53	56	41	49	29
Entertainment	82	36	58	72	101	130	70	85	46
Toys, games, hobbies, and tricycles	31	12	20	22	37	55	31	43	14
Other entertainment	51	24	38	49	64	75	38	43	31
Personal care products and services	21	10	15	22	26	22	21	28	11
Reading	1	(³)	(³)	1	1	2	3	2	3
Education	234	39	20	117	533	432	129	163	76
All other gifts	81	23	35	48	103	155	111	137	73

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

² Value less than 0.05.

³ Value less than 0.5.

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