

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	112,108	8,737	18,988	24,394	22,691	15,314	21,983	11,216	10,767
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$20,773	\$49,133	\$61,532	\$64,974	\$53,162	\$29,711	\$35,118	\$23,890
Income after taxes ¹	46,934	20,206	46,875	58,457	60,923	50,306	28,674	33,562	23,411
Age of reference person	48.1	21.3	29.8	39.7	49.2	59.1	75.0	69.4	80.8
Average number in consumer unit:									
Persons	2.5	1.9	2.9	3.2	2.7	2.1	1.7	1.9	1.5
Children under 187	.4	1.1	1.3	.6	.2	.1	.1	(²)
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.4	1.3	1.5	1.7	1.8	1.3	.5	.6	.3
Vehicles	2.0	1.1	1.8	2.2	2.4	2.2	1.5	1.9	1.2
Percent distribution:									
Sex of reference person:									
Male	51	46	52	52	54	54	46	51	42
Female	49	54	48	48	46	46	54	49	58
Housing tenure:									
Homeowner	66	15	49	68	76	81	80	84	77
With mortgage	41	8	42	56	56	43	18	26	9
Without mortgage	26	7	8	12	20	38	62	58	67
Renter	34	85	51	32	24	19	20	16	23
Race of reference person:									
Black	12	12	14	14	12	11	9	10	7
White and other	88	88	86	86	88	89	91	90	93
Education of reference person:									
Elementary (1-8)	6	2	3	4	4	6	14	10	18
High school (9-12)	38	31	33	36	36	39	47	47	46
College	56	67	63	60	60	55	39	42	36
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	1	(³)
At least one vehicle owned or leased	88	71	89	92	92	92	83	88	77
Average annual expenditures	\$40,677	\$24,229	\$40,318	\$48,330	\$48,748	\$44,330	\$28,105	\$32,243	\$23,759
Food									
Food at home	5,375	3,621	5,471	6,314	6,228	5,559	3,910	4,479	3,302
Cereals and bakery products	3,099	1,926	3,093	3,601	3,528	3,114	2,548	2,877	2,195
Cereals and cereal products	450	287	442	542	500	423	386	418	352
Bakery products	154	113	163	191	169	133	120	128	112
Meats, poultry, fish, and eggs	296	174	279	351	332	290	266	290	240
Beef	798	460	817	918	929	807	641	745	529
Pork	231	131	253	271	273	216	174	208	138
Other meats	167	95	162	198	188	169	144	169	117
Poultry	101	52	96	122	117	103	84	97	70
Fish and seafood	144	96	159	164	168	134	110	123	96
Eggs	121	61	113	126	146	154	98	115	79
Dairy products	34	24	34	38	37	32	30	33	28
Dairy products	328	200	324	392	367	325	274	301	244
Fresh milk and cream	127	87	130	153	136	121	107	112	102
Other dairy products	201	113	195	238	232	204	167	189	142
Fruits and vegetables	552	338	522	597	627	591	510	556	461
Fresh fruits	178	105	154	191	204	207	169	185	152
Fresh vegetables	175	100	162	185	205	191	163	176	149
Processed fruits	116	81	118	128	127	113	103	108	97
Processed vegetables	83	53	88	93	91	81	75	87	63

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$970	\$640	\$988	\$1,153	\$1,106	\$967	\$738	\$858	\$609
Sugar and other sweets	117	64	104	139	130	125	108	125	90
Fats and oils	85	47	81	93	99	90	78	90	66
Miscellaneous foods	472	344	512	572	531	434	340	392	283
Nonalcoholic beverages	254	160	260	303	296	265	178	207	148
Food prepared by consumer unit on out-of-town trips	41	25	31	46	49	54	33	45	22
Food away from home	2,276	1,696	2,378	2,712	2,700	2,445	1,362	1,602	1,107
Alcoholic beverages	376	394	395	367	465	420	237	324	144
Housing	13,283	7,436	13,727	16,350	15,476	13,831	9,176	10,052	8,257
Shelter	7,829	4,851	8,470	9,902	9,223	7,667	4,834	5,299	4,350
Owned dwellings	5,165	830	4,701	7,105	6,787	5,595	3,162	3,849	2,447
Mortgage interest and charges	2,962	443	3,286	4,608	4,061	2,712	897	1,366	408
Property taxes	1,242	281	823	1,473	1,557	1,540	1,199	1,299	1,095
Maintenance, repairs, insurance, other expenses	960	106	592	1,024	1,169	1,343	1,066	1,183	944
Rented dwellings	2,160	3,644	3,476	2,351	1,733	1,303	1,259	905	1,627
Other lodging	505	377	293	446	704	770	413	545	275
Utilities, fuels, and public services	2,684	1,348	2,503	3,026	3,106	2,953	2,371	2,590	2,142
Natural gas	330	108	288	369	383	355	338	336	339
Electricity	981	471	864	1,105	1,138	1,112	894	985	799
Fuel oil and other fuels	88	21	55	86	90	127	119	115	123
Telephone services	957	641	1,032	1,096	1,109	981	689	794	579
Water and other public services	328	108	263	369	387	378	331	360	302
Household operations	706	198	895	1,010	613	561	602	486	723
Personal services	331	99	650	580	165	79	218	79	363
Other household expenses	375	99	245	430	448	481	384	407	360
Housekeeping supplies	545	226	389	589	633	838	466	547	379
Laundry and cleaning supplies	131	77	125	152	147	139	110	132	85
Other household products	283	95	173	295	333	538	213	250	172
Postage and stationery	131	54	92	142	153	161	143	164	121
Household furnishings and equipment	1,518	812	1,469	1,823	1,900	1,811	903	1,131	663
Household textiles	136	93	128	137	152	183	106	127	84
Furniture	401	170	472	524	453	484	186	242	127
Floor coverings	40	8	30	44	59	53	30	33	27
Major appliances	188	88	148	252	219	220	139	168	108
Small appliances, miscellaneous housewares	100	76	109	88	124	134	68	93	42
Miscellaneous household equipment	652	377	583	776	893	738	374	467	274
Apparel and services	1,749	1,365	1,989	2,101	2,029	1,791	972	1,252	674
Men and boys	409	266	486	562	477	337	208	285	126
Men, 16 and over	319	230	367	383	391	297	182	252	108
Boys, 2 to 15	90	36	119	179	85	40	26	33	18
Women and girls	704	609	647	787	850	840	450	558	335
Women, 16 and over	587	559	511	540	732	788	424	523	318
Girls, 2 to 15	117	50	136	247	118	52	26	35	17
Children under 2	83	102	188	97	51	49	21	27	15
Footwear	313	246	385	382	365	290	160	208	108
Other apparel products and services	240	142	283	273	286	276	133	175	90
Transportation	7,759	5,102	8,423	9,400	9,173	8,449	4,481	5,731	3,178
Vehicle purchases (net outlay)	3,665	2,635	4,269	4,592	4,203	3,882	1,818	2,430	1,180
Cars and trucks, new	1,753	664	1,739	2,394	1,966	2,080	1,038	1,352	712
Cars and trucks, used	1,842	1,917	2,454	2,115	2,109	1,763	761	1,043	468
Other vehicles	70	454	75	83	128	439	418	435	(⁵)
Gasoline and motor oil	1,235	903	1,257	1,473	1,495	1,292	777	970	575

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,471	\$1,339	\$2,505	\$2,935	\$3,055	\$2,735	\$1,586	\$1,945	\$1,212
Vehicle finance charges	397	217	516	529	479	370	153	217	87
Maintenance and repairs	697	394	609	843	848	832	482	553	408
Vehicle insurance	894	479	872	987	1,125	991	666	799	528
Vehicle rental, leases, licenses, other charges	483	249	508	576	603	542	284	376	189
Public transportation	389	225	392	400	421	540	300	386	211
Health care	2,350	640	1,417	1,980	2,550	3,007	3,586	3,588	3,584
Health insurance	1,168	285	762	1,023	1,180	1,356	1,886	1,921	1,849
Medical services	590	196	391	556	768	863	582	635	527
Drugs	487	130	209	303	490	659	955	884	1,028
Medical supplies	105	30	55	99	112	129	163	148	179
Entertainment	2,079	1,212	2,027	2,685	2,565	2,297	1,139	1,371	896
Fees and admissions	542	313	490	743	662	584	301	382	216
Television, radios, sound equipment	692	457	750	817	806	717	461	546	372
Pets, toys, and playground equipment	369	193	368	463	466	420	200	262	135
Other entertainment supplies, equipment, and services	476	249	420	662	631	577	177	181	173
Personal care products and services	526	329	488	615	588	557	451	509	390
Reading	139	57	103	135	167	181	147	161	134
Education	752	1,664	571	738	1,208	589	202	289	112
Tobacco products and smoking supplies	320	286	315	376	415	361	152	220	81
Miscellaneous	792	422	678	841	989	930	686	794	572
Cash contributions	1,277	319	743	1,247	1,571	1,520	1,679	1,620	1,740
Personal insurance and pensions	3,899	1,382	3,972	5,183	5,323	4,838	1,286	1,853	696
Life and other personal insurance	406	51	230	409	559	595	407	521	287
Pensions and Social Security	3,493	1,331	3,742	4,774	4,764	4,243	880	1,332	409
Sources of income and personal taxes: ¹									
Money income before taxes	49,430	20,773	49,133	61,532	64,974	53,162	29,711	35,118	23,890
Wages and salaries	39,864	18,040	46,183	55,638	57,139	40,391	8,218	13,134	2,925
Self-employment income	2,237	551	1,331	3,200	3,490	2,598	1,139	1,451	803
Social Security, private and government retirement	5,234	204	445	865	2,035	7,380	17,819	18,276	17,327
Interest, dividends, rental income, other property income	924	134	211	627	990	1,517	1,704	1,438	1,990
Unemployment and workers' compensation, veterans' benefits	233	76	214	275	331	353	84	115	51
Public assistance, supplemental security income, food stamps	352	268	287	380	351	473	331	326	336
Regular contributions for support	412	864	306	398	533	366	256	143	379
Other income	173	636	157	148	105	83	159	235	78
Personal taxes	2,496	567	2,259	3,075	4,051	2,856	1,037	1,556	479
Federal income taxes	1,843	402	1,642	2,258	3,052	2,136	725	1,111	310
State and local income taxes	506	149	546	680	798	493	144	230	51
Other taxes	147	16	71	136	201	227	169	215	118
Income after taxes	46,934	20,206	46,875	58,457	60,923	50,306	28,674	33,562	23,411

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

Item	All consumer units	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	-\$5,612	\$2,559	-\$5,082	-\$9,224	-\$8,566	-\$4,825	-\$2,807	-\$3,402	-\$2,187
Net change in total assets	5,736	4,780	10,945	8,557	5,842	4,665	-879	-423	-1,353
Net change in total liabilities	11,348	2,222	16,027	17,781	14,409	9,490	1,928	2,979	834
Other financial information:									
Other money receipts	539	144	262	399	685	1,318	397	283	516
Mortgage principal paid on owned property	-1,382	-146	-927	-1,883	-2,099	-1,892	-614	-913	-303
Estimated market value of owned home	106,766	15,687	70,031	119,256	132,375	140,158	111,136	124,024	97,710
Estimated monthly rental value of owned home ..	720	138	526	814	866	880	753	819	685
Gifts of goods and services	1,036	437	688	868	1,604	1,531	832	1,089	560
Food	82	27	34	60	153	152	49	61	37
Alcoholic beverages	13	15	13	16	14	13	10	17	3
Housing	259	104	213	231	387	334	206	268	139
Housekeeping supplies	42	24	32	41	51	55	43	56	29
Household textiles	14	42	13	11	14	29	12	18	5
Appliances and miscellaneous housewares	24	13	12	17	28	54	22	32	11
Major appliances	8	(3)	2	7	9	27	5	8	2
Small appliances and miscellaneous housewares	16	13	10	9	20	27	16	23	9
Miscellaneous household equipment	65	24	45	65	94	85	53	75	29
Other housing	114	42	111	98	199	111	76	88	65
Apparel and services	237	170	249	208	257	341	193	251	132
Males, 2 and over	64	55	56	63	69	74	62	89	34
Females, 2 and over	82	37	72	56	89	158	77	88	65
Children under 2	40	34	57	45	40	41	20	26	15
Other apparel products and services	52	44	65	44	59	68	33	48	18
Jewelry and watches	24	13	44	20	23	33	11	15	6
All other apparel products and services	28	32	21	23	36	35	23	33	412
Transportation	44	15	22	45	80	70	17	11	24
Health care	33	41	11	21	55	55	39	40	37
Entertainment	78	30	60	86	106	107	56	73	38
Toys, games, hobbies, and tricycles	30	11	20	29	36	50	27	38	15
Other entertainment	48	19	40	57	69	57	29	35	23
Personal care products and services	21	13	16	27	26	17	21	31	10
Reading	1	(3)	1	1	1	2	3	3	3
Education	184	43	27	108	415	293	146	194	96
All other gifts	84	18	42	67	112	145	93	140	43

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.
⁵ No data reported.