

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	15,643	534	3,843	6,223	3,577	974	492
Consumer unit characteristics:							
Income before taxes ¹	\$68,960	\$29,957	\$51,947	\$72,952	\$88,468	\$71,980	\$49,373
Income after taxes ¹	65,967	29,642	50,704	69,608	83,481	69,410	47,489
Age of reference person	40.9	21.8	30.2	39.7	48.6	58.2	71.6
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	1.2	.8	.7
Persons 65 and over1	(²)	(²)	(²)	(²)	.1	1.4
Earners	2.0	1.8	1.6	1.9	2.4	2.2	1.7
Vehicles	2.5	1.7	2.1	2.5	3.1	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male	52	42	45	50	62	68	46
Female	48	58	55	50	38	32	54
Housing tenure:							
Homeowner	75	28	61	80	85	83	85
With mortgage	62	20	53	69	69	57	41
Without mortgage	13	8	8	11	16	26	44
Renter	25	72	39	20	15	17	15
Race of reference person:							
Black or African American	13	18	14	12	9	18	24
White, Asian, and All Other Races	87	82	86	88	91	82	76
Education of reference person:							
Elementary (1-8)	4	7	3	4	4	9	22
High school (9-12)	36	63	40	34	29	33	46
College	60	29	57	62	67	58	28
Never attended and other	(³)	1	(³)	(³)	(³)	(⁴)	3
At least one vehicle owned or leased	94	86	92	95	95	94	86
Average annual expenditures	\$54,610	\$31,848	\$45,002	\$56,826	\$64,966	\$59,126	\$42,303
Food							
Food at home	7,458	5,078	6,274	7,620	8,858	7,823	6,766
Cereals and bakery products	4,451	3,392	3,957	4,469	5,087	4,661	4,503
Cereals and cereal products	652	462	582	675	731	606	690
Bakery products	228	187	213	232	252	200	196
Meats, poultry, fish, and eggs	425	275	369	443	479	406	493
Beef	1,180	987	1,039	1,153	1,386	1,259	1,241
Pork	354	286	330	333	427	378	315
Other meats	248	232	209	254	273	275	297
Poultry	150	102	127	155	167	184	168
Fish and seafood	214	184	199	209	242	217	221
Eggs	166	132	130	157	227	158	187
Dairy products	47	52	44	46	50	48	54
Fresh milk and cream	474	335	430	487	521	473	508
Other dairy products	188	149	179	193	199	182	189
Fruits and vegetables	285	186	250	294	322	291	319
Fresh fruits	747	584	651	735	901	769	687
Fresh vegetables	239	168	198	238	304	232	182
Processed fruits	235	202	193	227	294	269	234
Processed vegetables	158	127	148	156	180	163	142
Processed vegetables	115	87	113	114	123	105	129

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, 2002-2003 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,398	\$1,024	\$1,254	\$1,419	\$1,548	\$1,553	\$1,377
Sugar and other sweets	168	87	136	180	186	187	259
Fats and oils	116	103	101	114	140	118	101
Miscellaneous foods	691	553	660	700	729	722	679
Nonalcoholic beverages	369	267	319	373	420	451	312
Food prepared by consumer unit on out-of-town trips	53	⁵ 14	38	52	73	76	⁵ 26
Food away from home	3,007	1,685	2,317	3,151	3,771	3,162	2,263
Alcoholic beverages	412	354	303	368	659	253	319
Housing	17,975	11,273	15,829	19,118	19,954	18,249	12,595
Shelter	10,458	6,347	9,234	11,179	11,694	10,706	5,896
Owned dwellings	8,052	1,566	6,247	9,114	9,553	8,204	4,531
Mortgage interest and charges	5,172	964	4,362	6,041	5,833	4,265	2,083
Property taxes	1,692	406	1,071	1,865	2,207	2,000	1,402
Maintenance, repairs, insurance, other expenses	1,187	196	814	1,209	1,513	1,939	1,045
Rented dwellings	1,888	4,687	2,749	1,599	1,201	1,790	978
Other lodging	518	⁹ 94	237	466	940	713	387
Utilities, fuels, and public services	3,515	2,507	2,949	3,558	4,004	4,075	3,838
Natural gas	465	258	368	474	543	507	676
Electricity	1,275	992	1,079	1,304	1,406	1,465	1,412
Fuel oil and other fuels	121	⁵ 32	90	120	161	148	140
Telephone services	1,223	970	1,068	1,205	1,399	1,478	1,159
Water and other public services	431	256	344	455	496	477	451
Household operations	1,302	565	1,343	1,543	1,141	915	652
Personal services	803	428	1,074	1,026	408	302	⁵ 138
Other household expenses	499	138	269	517	733	614	514
Housekeeping supplies	680	422	557	719	796	636	792
Laundry and cleaning supplies	178	196	175	173	180	195	180
Other household products	355	184	273	385	429	330	390
Postage and stationery	147	42	108	161	187	110	221
Household furnishings and equipment	2,019	1,432	1,746	2,119	2,318	1,917	1,417
Household textiles	148	42	141	142	182	165	112
Furniture	577	292	537	682	540	488	325
Floor coverings	59	⁵ 22	31	57	105	38	⁵ 38
Major appliances	243	138	175	270	259	284	369
Small appliances, miscellaneous housewares	92	51	69	94	110	124	104
Miscellaneous household equipment	900	888	793	873	1,122	818	467
Apparel and services	2,440	1,701	2,234	2,483	2,909	2,022	1,575
Men and boys	628	426	516	697	755	408	305
Men, 16 and over	408	288	302	420	557	337	215
Boys, 2 to 15	221	139	214	277	197	71	90
Women and girls	929	491	781	906	1,215	921	843
Women, 16 and over	658	356	512	571	987	751	700
Girls, 2 to 15	271	135	269	336	228	170	144
Children under 2	158	293	299	132	53	88	63
Footwear	453	296	418	460	560	327	⁵ 196
Other apparel products and services	272	195	219	287	326	279	168
Transportation	10,574	6,467	9,205	10,811	12,217	12,112	7,716
Vehicle purchases (net outlay)	5,055	3,182	4,656	5,248	5,577	5,595	2,885
Cars and trucks, new	2,507	⁵ 503	1,957	2,906	2,618	3,530	⁵ 1,114
Cars and trucks, used	2,453	2,679	2,602	2,248	2,818	2,066	1,763
Other vehicles	94	(⁴)	⁵ 97	95	⁵ 141	(⁴)	⁵ 8
Gasoline and motor oil	1,785	1,388	1,511	1,794	2,099	2,052	1,446

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, 2002-2003 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$3,270	\$1,718	\$2,724	\$3,330	\$3,884	\$3,775	\$2,974
Vehicle finance charges	569	279	569	563	645	542	462
Maintenance and repairs	857	416	650	928	986	1,128	577
Vehicle insurance	1,206	703	963	1,172	1,519	1,507	1,228
Vehicle rental, leases, licenses, other charges	637	320	542	668	734	598	707
Public transportation	464	180	313	439	658	690	412
Health care	2,526	1,038	1,921	2,549	2,869	3,726	3,703
Health insurance	1,320	544	1,096	1,351	1,408	1,800	1,936
Medical services	717	250	523	743	852	1,053	790
Drugs	377	147	236	335	474	739	854
Medical supplies	111	97	66	121	136	135	122
Entertainment	2,875	1,183	2,235	3,328	3,314	2,378	1,805
Fees and admissions	795	181	441	976	1,014	759	424
Television, radios, sound equipment	930	540	832	966	1,059	926	722
Pets, toys, and playground equipment	517	353	451	574	557	431	394
Other entertainment supplies, equipment, and services	633	109	512	812	684	261	264
Personal care products and services	688	435	542	714	825	764	667
Reading	143	48	91	149	190	197	124
Education	1,289	582	476	953	2,840	1,790	397
Tobacco products and smoking supplies	340	445	323	320	364	373	382
Miscellaneous	864	368	660	760	1,190	1,350	994
Cash contributions	1,256	874	748	1,243	1,532	2,077	2,181
Personal insurance and pensions	5,769	2,002	4,163	6,411	7,243	6,012	3,080
Life and other personal insurance	509	86	307	506	715	690	735
Pensions and Social Security	5,260	1,916	3,856	5,906	6,529	5,322	2,346
Sources of income and personal taxes: ¹							
Money income before taxes	68,960	29,957	51,947	72,952	88,468	71,980	49,373
Wages and salaries	61,996	27,827	48,626	66,918	79,549	56,674	27,012
Self-employment income	3,591	(⁴)	1,542	4,050	5,461	4,685	2,313
Social Security, private and government retirement	1,652	⁵ 353	361	521	1,439	7,413	17,731
Interest, dividends, rental income, other property income	617	⁵ 74	373	517	874	1,599	651
Unemployment and workers' compensation, veterans' benefits	299	⁵ 82	282	279	339	294	⁵ 636
Public assistance, supplemental security income, food stamps	353	886	379	235	283	934	464
Regular contributions for support	357	471	299	349	424	262	⁵ 504
Other income	94	⁵ 263	84	83	97	⁵ 119	⁵ 62
Personal taxes	2,993	314	1,243	3,344	4,987	2,569	1,884
Federal income taxes	2,097	113	702	2,401	3,570	1,830	1,413
State and local income taxes	723	166	457	764	1,143	525	314
Other taxes	173	⁵ 35	84	179	273	214	157
Income after taxes	65,967	29,642	50,704	69,608	83,481	69,410	47,489

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, 2002-2003 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	- \$21,993	- \$5,380	- \$30,006	- \$19,661	- \$24,384	- \$15,092	- \$3,213
Net change in total assets	6,877	3,228	12,659	4,296	6,885	5,474	1,047
Net change in total liabilities	28,870	8,608	42,665	23,956	31,268	20,567	4,260
Other financial information:							
Other money receipts	264	⁵ 183	167	171	491	160	838
Mortgage principal paid on owned property	-2,324	-490	-1,233	-2,714	-3,212	-2,544	-1,016
Estimated market value of owned home	148,688	28,924	98,258	156,044	195,365	195,292	147,948
Estimated monthly rental value of owned home ..	947	243	665	1,030	1,203	1,018	863
Gifts of goods and services	952	315	568	818	1,629	1,329	720
Food	62	⁵ 7	23	46	124	108	⁵ 98
Alcoholic beverages	18	⁵ 14	18	14	25	⁵ 17	54
Housing	251	61	215	240	352	212	262
Housekeeping supplies	51	⁵ 12	45	52	49	58	⁵ 183
Household textiles	14	(³)	8	15	21	⁵ 22	⁵ 11
Appliances and miscellaneous housewares	22	⁵ 1	20	25	25	⁵ 13	⁵ 24
Major appliances	9	(⁴)	54	14	13	51	51
Small appliances and miscellaneous housewares	13	⁵ 1	16	11	12	⁵ 13	⁵ 23
Miscellaneous household equipment	58	⁵ 12	39	43	118	40	⁵ 35
Other housing	106	⁵ 35	103	106	140	80	58
Apparel and services	224	153	187	222	289	201	176
Males, 2 and over	59	⁵ 32	32	58	95	63	47
Females, 2 and over	66	⁵ 34	52	65	89	62	53
Children under 2	59	75	75	64	37	31	56
Other apparel products and services	39	⁵ 12	28	34	67	⁵ 45	⁵ 20
Jewelry and watches	15	⁵ 1	14	8	32	57	55
All other apparel products and services	25	⁵ 11	⁵ 14	26	35	⁵ 38	⁵ 15
Transportation	65	⁵ 2	13	38	106	345	13
Health care	16	(⁴)	54	15	21	⁵ 32	⁵ 54
Entertainment	67	⁵ 32	47	78	80	65	⁵ 24
Toys, games, hobbies, and tricycles	20	⁵ 10	11	26	19	43	58
Other entertainment	47	⁵ 22	36	53	61	23	⁵ 16
Personal care products and services	15	⁵ 1	5	17	27	⁵ 10	54
Reading	1	(⁴)	0	(³)	1	51	51
Education	189	⁵ 34	34	105	534	235	⁵ 33
All other gifts	46	⁵ 12	20	41	71	102	52

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 No data reported.

⁵ Data are likely to have large sampling errors.
n.a. Not applicable.