

**Table 1300. Age of reference person: annual means, standard errors and coefficient of variation, 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 <sup>1</sup>									
Mean .....	\$49,430	\$20,773	\$49,133	\$61,532	\$64,974	\$53,162	\$29,711	\$35,118	\$23,890
SE .....	525.8	1298.1	1231.0	1381.5	1268.3	1671.2	642.0	1211.9	737.4
CV(%) .....	1.1	6.2	2.5	2.2	2.0	3.1	2.2	3.4	3.1
Income after taxes <sup>1</sup>									
Mean .....	46,934	20,206	46,875	58,457	60,923	50,306	28,674	33,562	23,411
SE .....	453.8	1233.6	1065.7	1257.2	1137.1	1578.4	609.3	1143.6	720.7
CV(%) .....	1.0	6.1	2.3	2.2	1.9	3.1	2.1	3.4	3.1
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 18 .....	.7	.4	1.1	1.3	.6	.2	.1	.1	( <sup>2</sup> )
Persons 65 and over .....	.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.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 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	88	71	89	92	92	92	83	88	77
Average annual expenditures									
Mean .....	\$40,676.60	\$24,229.46	\$40,318.29	\$48,330.48	\$48,748.24	\$44,330.04	\$28,104.57	\$32,242.52	\$23,758.89
SE .....	384.19	795.78	521.29	764.88	862.43	1,042.80	508.55	715.87	570.94
CV(%) .....	.94	3.28	1.29	1.58	1.77	2.35	1.81	2.22	2.40
Food									
Mean .....	5,374.80	3,621.39	5,470.74	6,313.58	6,228.49	5,559.05	3,910.20	4,479.05	3,302.10
SE .....	61.76	188.72	105.55	101.56	152.77	163.56	109.17	120.46	133.35
CV(%) .....	1.15	5.21	1.93	1.61	2.45	2.94	2.79	2.69	4.04
Food at home									
Mean .....	3,098.52	1,925.70	3,092.85	3,601.44	3,528.31	3,114.21	2,548.02	2,877.08	2,195.04
SE .....	41.06	125.68	75.90	69.90	82.20	95.35	77.22	96.61	91.22
CV(%) .....	1.33	6.53	2.45	1.94	2.33	3.06	3.03	3.36	4.16
Cereals and bakery products									
Mean .....	450.13	287.26	441.68	542.20	500.16	422.98	386.24	418.14	351.99
SE .....	7.16	24.90	13.58	13.90	11.62	13.28	14.22	17.82	17.40
CV(%) .....	1.59	8.67	3.07	2.56	2.32	3.14	3.68	4.26	4.94
Cereals and cereal products									
Mean .....	154.07	112.99	163.18	191.07	168.52	133.10	120.23	128.14	111.74
SE .....	3.29	11.38	5.62	6.76	5.88	5.98	4.31	5.76	6.49
CV(%) .....	2.14	10.07	3.44	3.54	3.49	4.49	3.58	4.50	5.81
Bakery products									
Mean .....	296.06	174.27	278.50	351.13	331.65	289.88	266.01	290.00	240.26
SE .....	4.52	14.72	9.45	8.76	7.64	10.64	11.10	13.84	12.15
CV(%) .....	1.53	8.44	3.39	2.50	2.30	3.67	4.17	4.77	5.06
Meats, poultry, fish, and eggs									
Mean .....	798.42	460.36	817.05	918.33	928.61	807.14	640.60	744.65	528.87
SE .....	14.93	42.64	30.64	28.88	26.02	44.95	27.08	37.58	32.77
CV(%) .....	1.87	9.26	3.75	3.14	2.80	5.57	4.23	5.05	6.20

See footnotes at end of table.



**Table 1300. Age of reference person: annual means, standard errors and coefficient of variation, 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
Food prepared by consumer unit on out-of-town trips									
Mean .....	41.20	24.76	31.08	46.35	49.41	54.09	33.29	44.53	21.58
SE .....	1.93	4.19	2.19	3.80	3.79	5.30	2.92	5.07	2.93
CV(%) .....	4.67	16.91	7.04	8.21	7.67	9.81	8.78	11.40	13.56
Food away from home									
Mean .....	2,276.29	1,695.69	2,377.89	2,712.13	2,700.17	2,444.84	1,362.18	1,601.98	1,107.06
SE .....	36.70	105.68	60.99	52.59	92.41	158.29	44.29	52.80	68.20
CV(%) .....	1.61	6.23	2.56	1.94	3.42	6.47	3.25	3.30	6.16
Alcoholic beverages									
Mean .....	375.95	394.21	394.69	366.91	465.38	419.57	236.89	323.56	144.05
SE .....	12.37	49.19	17.68	21.88	34.17	37.67	14.65	28.48	15.37
CV(%) .....	3.29	12.48	4.48	5.96	7.34	8.98	6.18	8.80	10.67
Housing									
Mean .....	13,283.08	7,436.31	13,727.04	16,349.51	15,475.55	13,831.08	9,175.55	10,052.07	8,257.08
SE .....	133.17	283.70	225.38	241.88	280.11	364.54	156.10	216.09	214.01
CV(%) .....	1.00	3.82	1.64	1.48	1.81	2.64	1.70	2.15	2.59
Shelter									
Mean .....	7,829.41	4,851.44	8,470.23	9,902.03	9,223.01	7,667.42	4,833.78	5,298.58	4,349.62
SE .....	99.83	197.83	135.84	176.14	201.72	222.38	108.90	154.92	171.79
CV(%) .....	1.28	4.08	1.60	1.78	2.19	2.90	2.25	2.92	3.95
Owned dwellings									
Mean .....	5,164.96	830.26	4,700.64	7,105.47	6,786.54	5,594.55	3,162.27	3,848.81	2,447.13
SE .....	80.58	138.63	156.28	191.97	178.42	217.07	72.09	156.39	107.19
CV(%) .....	1.56	16.70	3.32	2.70	2.63	3.88	2.28	4.06	4.38
Mortgage interest and charges									
Mean .....	2,962.16	443.10	3,285.94	4,608.18	4,061.06	2,711.96	897.07	1,366.37	408.21
SE .....	56.52	77.36	112.97	128.87	122.37	141.54	45.83	90.37	48.45
CV(%) .....	1.91	17.46	3.44	2.80	3.01	5.22	5.11	6.61	11.87
Property taxes									
Mean .....	1,242.36	280.75	822.52	1,473.22	1,556.57	1,539.97	1,199.35	1,299.27	1,095.27
SE .....	25.73	66.89	34.78	68.65	46.60	67.67	32.56	58.80	55.93
CV(%) .....	2.07	23.83	4.23	4.66	2.99	4.39	2.71	4.53	5.11
Maintenance, repairs, insurance, other expenses									
Mean .....	960.43	106.41	592.18	1,024.08	1,168.90	1,342.62	1,065.85	1,183.16	943.64
SE .....	26.22	25.11	46.21	50.74	56.19	88.35	49.91	70.51	71.75
CV(%) .....	2.73	23.59	7.80	4.95	4.81	6.58	4.68	5.96	7.60
Rented dwellings									
Mean .....	2,159.89	3,644.35	3,476.20	2,350.84	1,732.87	1,302.95	1,258.81	905.16	1,627.19
SE .....	40.44	184.27	110.26	85.46	62.10	90.44	81.75	78.63	130.90
CV(%) .....	1.87	5.06	3.17	3.64	3.58	6.94	6.49	8.69	8.04
Other lodging									
Mean .....	504.56	376.84	293.39	445.72	703.60	769.91	412.71	544.61	275.31
SE .....	23.97	90.29	22.29	27.16	65.40	73.81	31.90	46.09	49.23
CV(%) .....	4.75	23.96	7.60	6.09	9.30	9.59	7.73	8.46	17.88
Utilities, fuels, and public services									
Mean .....	2,684.32	1,348.26	2,502.59	3,025.84	3,106.18	2,953.22	2,370.52	2,589.82	2,142.10
SE .....	18.54	72.88	36.83	24.69	34.76	49.70	28.43	36.36	38.06
CV(%) .....	.69	5.41	1.47	.82	1.12	1.68	1.20	1.40	1.78
Natural gas									
Mean .....	329.75	107.80	288.10	369.38	382.69	355.25	337.54	336.22	338.90
SE .....	7.36	10.47	10.93	11.44	11.49	13.16	14.84	13.26	24.51
CV(%) .....	2.23	9.71	3.80	3.10	3.00	3.70	4.40	3.94	7.23
Electricity									
Mean .....	981.09	470.64	864.22	1,105.26	1,137.50	1,112.11	894.37	985.47	799.47
SE .....	13.34	31.80	18.89	17.11	18.80	22.76	15.72	18.49	19.95
CV(%) .....	1.36	6.76	2.19	1.55	1.65	2.05	1.76	1.88	2.50
Fuel oil and other fuels									
Mean .....	88.41	21.36	54.58	86.14	89.90	126.56	118.69	114.63	122.92
SE .....	4.82	5.41	7.42	6.69	7.66	11.92	6.31	9.82	13.59
CV(%) .....	5.45	25.34	13.60	7.77	8.52	9.41	5.31	8.56	11.05
Telephone services									
Mean .....	956.74	640.94	1,032.44	1,095.80	1,108.93	980.99	688.57	793.94	578.81
SE .....	8.94	30.59	17.76	15.28	17.51	18.72	9.94	15.99	12.42
CV(%) .....	.93	4.77	1.72	1.39	1.58	1.91	1.44	2.01	2.15
Water and other public services									
Mean .....	328.33	107.52	263.26	369.25	387.16	378.30	331.36	359.55	301.99
SE .....	5.77	12.50	7.79	7.28	8.79	13.13	9.79	10.65	13.09
CV(%) .....	1.76	11.63	2.96	1.97	2.27	3.47	2.96	2.96	4.33
Household operations									
Mean .....	705.71	198.20	895.24	1,010.38	612.82	560.80	602.47	486.39	723.36
SE .....	27.84	19.17	57.41	50.90	24.89	40.46	82.56	74.77	142.73
CV(%) .....	3.94	9.67	6.41	5.04	4.06	7.21	13.70	15.37	19.73

See footnotes at end of table.







**Table 1300. Age of reference person: annual means, standard errors and coefficient of variation, 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
<b>Pensions and Social Security</b>									
SE .....	70.66	110.37	95.26	122.96	136.74	261.06	72.98	139.61	55.73
CV(%) .....	2.02	8.29	2.55	2.58	2.87	6.15	8.30	10.48	13.62
<b>Sources of income and personal taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>									
Mean .....	49,430.47	20,772.62	49,133.24	61,531.95	64,973.51	53,162.08	29,711.03	35,117.71	23,889.51
SE .....	525.83	1,298.10	1,231.00	1,381.50	1,268.30	1,671.20	641.95	1,211.90	737.36
CV(%) .....	1.06	6.25	2.51	2.25	1.95	3.14	2.16	3.45	3.09
<b>Wages and salaries</b>									
Mean .....	39,864.23	18,040.29	46,182.58	55,637.93	57,138.66	40,391.45	8,218.16	13,134.29	2,924.83
SE .....	481.74	1,432.10	1,156.30	1,315.10	1,197.00	1,322.50	573.54	1,134.70	283.25
CV(%) .....	1.21	7.94	2.50	2.36	2.09	3.27	6.98	8.64	9.68
<b>Self-employment income</b>									
Mean .....	2,237.07	550.63	1,330.70	3,200.03	3,490.07	2,597.87	1,138.85	1,451.15	802.58
SE .....	157.75	283.77	206.07	417.38	454.52	475.63	179.93	344.00	164.87
CV(%) .....	7.05	51.54	15.49	13.04	13.02	18.31	15.80	23.71	20.54
<b>Social Security, private and government retirement</b>									
Mean .....	5,234.18	203.58	444.89	865.13	2,034.77	7,380.41	17,819.27	18,276.38	17,327.09
SE .....	107.52	50.15	60.58	63.88	150.96	398.63	356.70	409.81	469.91
CV(%) .....	2.05	24.63	13.62	7.38	7.42	5.40	2.00	2.24	2.71
<b>Interest, dividends, rental income, other property income</b>									
Mean .....	924.43	134.44	211.06	627.02	989.74	1,516.96	1,703.86	1,437.95	1,990.18
SE .....	82.14	37.57	38.97	117.71	173.45	287.25	136.06	182.47	230.20
CV(%) .....	8.89	27.95	18.46	18.77	17.53	18.94	7.99	12.69	11.57
<b>Unemployment and workers' compensation, veterans' benefits</b>									
Mean .....	232.93	76.26	213.75	275.39	331.43	353.04	84.25	114.93	51.22
SE .....	11.51	19.24	28.92	28.57	30.32	50.30	17.54	27.56	21.25
CV(%) .....	4.94	25.23	13.53	10.37	9.15	14.25	20.82	23.98	41.49
<b>Public assistance, supplemental security income, food stamps</b>									
Mean .....	352.42	267.69	286.96	379.85	350.86	472.86	330.92	325.77	336.47
SE .....	17.49	44.68	31.25	41.64	42.32	48.51	42.98	43.67	63.12
CV(%) .....	4.96	16.69	10.89	10.96	12.06	10.26	12.99	13.41	18.76
<b>Regular contributions for support</b>									
Mean .....	412.46	863.71	305.89	398.13	532.50	366.07	256.47	142.66	379.02
SE .....	82.48	218.38	28.11	59.68	248.80	178.86	156.06	68.24	317.29
CV(%) .....	20.00	25.28	9.19	14.99	46.72	48.86	60.85	47.83	83.71
<b>Other income</b>									
Mean .....	172.76	636.03	157.41	148.46	105.49	83.41	159.25	234.58	78.13
SE .....	24.30	186.13	26.31	36.77	16.11	15.47	77.63	139.64	56.22
CV(%) .....	14.07	29.26	16.72	24.77	15.27	18.54	48.75	59.53	71.96
<b>Personal taxes</b>									
Mean .....	2,496.26	566.64	2,258.58	3,074.86	4,050.63	2,855.85	1,037.29	1,556.12	478.66
SE .....	118.41	111.49	289.62	211.69	324.10	216.74	104.33	190.52	114.21
CV(%) .....	4.74	19.68	12.82	6.88	8.00	7.59	10.06	12.24	23.86
<b>Federal income taxes</b>									
Mean .....	1,842.57	401.66	1,642.07	2,258.45	3,052.10	2,136.26	725.00	1,110.82	309.57
SE .....	95.28	87.01	237.36	184.52	284.21	188.34	85.41	152.01	96.04
CV(%) .....	5.17	21.66	14.46	8.17	9.31	8.82	11.78	13.68	31.02
<b>State and local income taxes</b>									
Mean .....	506.45	148.58	545.80	679.93	797.79	492.51	143.77	229.85	51.09
SE .....	26.41	28.42	56.92	59.34	60.36	35.25	24.09	42.55	11.27
CV(%) .....	5.21	19.13	10.43	8.73	7.57	7.16	16.76	18.51	22.06
<b>Other taxes</b>									
Mean .....	147.24	16.41	70.71	136.49	200.74	227.08	168.52	215.45	117.99
SE .....	16.67	6.04	16.33	21.94	32.52	21.70	30.01	24.22	53.56
CV(%) .....	11.32	36.81	23.10	16.08	16.20	9.56	17.81	11.24	45.39
<b>Income after taxes</b>									
Mean .....	46,934.21	20,205.98	46,874.66	58,457.08	60,922.89	50,306.23	28,673.74	33,561.59	23,410.86
SE .....	453.80	1,233.60	1,065.70	1,257.20	1,137.10	1,578.40	609.29	1,143.60	720.72
CV(%) .....	.97	6.11	2.27	2.15	1.87	3.14	2.12	3.41	3.08
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>									
Mean .....	-5,611.86	2,558.77	-5,082.08	-9,223.51	-8,566.37	-4,825.33	-2,807.13	-3,402.49	-2,186.97
SE .....	710.77	1,772.40	2,003.80	1,884.50	1,809.90	1,967.80	1,224.30	2,032.40	1,646.00
CV(%) .....	-12.67	69.27	-39.43	-20.43	-21.13	-40.78	-43.61	-59.73	-75.26
<b>Net change in total assets</b>									
Mean .....	5,735.87	4,780.47	10,945.09	8,557.20	5,842.21	4,665.05	-878.67	-423.25	-1,353.06

See footnotes at end of table.





**Table 1300. Age of reference person: annual means, standard errors and coefficient of variation, 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
Apparel and services									
CV(%) .....	6.22	11.89	12.35	9.28	10.75	14.43	15.50	16.74	26.71
Males, 2 and over									
Mean .....	63.74	55.08	55.55	63.44	68.63	74.00	62.41	89.13	33.93
SE .....	5.72	14.08	9.75	10.59	13.73	18.37	11.01	19.76	7.04
CV(%) .....	8.97	25.57	17.55	16.69	20.01	24.82	17.65	22.18	20.76
Females, 2 and over									
Mean .....	81.76	36.73	71.82	55.82	88.86	157.95	77.13	88.37	65.12
SE .....	7.97	8.85	13.99	9.89	11.66	34.15	15.64	19.95	20.82
CV(%) .....	9.75	24.10	19.48	17.71	13.12	21.62	20.27	22.58	31.97
Children under 2									
Mean .....	39.99	33.56	56.75	45.31	40.33	41.40	20.22	25.68	14.54
SE .....	1.66	5.08	6.26	4.07	4.24	5.02	2.01	3.03	3.98
CV(%) .....	4.15	15.14	11.04	8.99	10.51	12.14	9.96	11.80	27.36
Other apparel products and services									
Mean .....	51.63	44.37	64.82	43.70	58.70	67.99	33.27	47.60	18.02
SE .....	4.30	11.16	15.85	8.05	12.46	15.67	6.61	10.78	7.22
CV(%) .....	8.33	25.14	24.46	18.42	21.23	23.04	19.87	22.65	40.07
Jewelry and watches									
Mean .....	24.01	12.79	43.98	20.36	22.58	32.97	10.51	14.54	6.31
SE .....	3.81	4.77	15.31	5.92	5.28	18.33	1.57	2.74	1.40
CV(%) .....	15.88	37.27	34.80	29.09	23.36	55.59	14.90	18.87	22.20
All other apparel products and services									
Mean .....	27.62	31.59	20.84	23.33	36.11	35.02	22.76	33.06	11.71
SE .....	2.59	10.25	5.01	7.14	9.32	9.31	6.34	10.18	7.20
CV(%) .....	9.36	32.46	24.03	30.60	25.82	26.57	27.86	30.79	61.44
Transportation									
Mean .....	43.87	15.09	21.83	44.93	80.43	69.71	17.43	11.17	23.96
SE .....	9.55	8.01	8.26	19.17	34.97	27.47	3.94	2.53	7.55
CV(%) .....	21.76	53.10	37.84	42.66	43.48	39.40	22.62	22.62	31.53
Health care									
Mean .....	32.59	1.12	10.74	20.64	54.82	55.16	38.70	39.97	37.24
SE .....	5.01	.42	3.29	5.14	13.91	15.64	10.76	12.27	17.59
CV(%) .....	15.36	37.52	30.59	24.92	25.38	28.34	27.80	30.70	47.24
Entertainment									
Mean .....	78.24	29.87	60.10	85.78	105.68	107.30	55.99	73.48	37.66
SE .....	4.31	4.18	8.00	9.99	9.73	10.42	5.43	7.34	6.14
CV(%) .....	5.51	13.98	13.31	11.65	9.21	9.71	9.69	9.99	16.29
Toys, games, hobbies, and tricycles									
Mean .....	29.98	10.55	20.33	29.00	36.31	49.82	26.80	38.33	14.78
SE .....	1.61	2.02	2.38	3.35	4.54	4.43	2.20	3.88	2.90
CV(%) .....	5.37	19.14	11.69	11.55	12.51	8.88	8.22	10.14	19.59
Other entertainment									
Mean .....	48.26	19.33	39.77	56.78	69.37	57.48	29.19	35.15	22.88
SE .....	3.66	3.55	7.77	9.04	8.09	10.13	4.71	5.91	4.99
CV(%) .....	7.58	18.37	19.54	15.92	11.66	17.63	16.12	16.82	21.81
Personal care products and services									
Mean .....	21.15	13.16	15.81	27.07	25.79	16.94	20.62	30.81	9.68
SE .....	2.17	4.82	4.29	4.66	4.17	3.19	5.61	10.60	2.65
CV(%) .....	10.23	36.61	27.16	17.22	16.16	18.84	27.23	34.40	27.35
Reading									
Mean .....	1.34	.21	.54	.57	1.22	2.28	2.77	2.80	2.74
SE .....	.14	.09	.18	.12	.31	.44	.41	.60	.48
CV(%) .....	10.33	42.04	32.86	21.85	25.52	19.39	14.96	21.45	17.69
Education									
Mean .....	183.88	43.25	27.05	107.53	414.52	292.98	146.10	194.24	95.65
SE .....	11.08	13.43	4.13	18.33	48.66	64.20	44.15	65.05	61.34
CV(%) .....	6.03	31.06	15.26	17.05	11.74	21.91	30.22	33.49	64.12
All other gifts									
Mean .....	83.76	17.94	41.82	66.84	112.22	145.43	92.66	140.28	42.97
SE .....	7.27	3.03	7.45	8.09	19.50	26.16	12.53	22.31	7.84
CV(%) .....	8.68	16.88	17.81	12.10	17.37	17.99	13.52	15.91	18.24

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

<sup>2</sup> Value are less than 0.01.

<sup>3</sup> Value are zero or very close to 0.  
\* Diary Item