

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

| 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) | 115,356 | 17,843 | 97,513 | 64,427 | 50,930 | 75,864 | 39,492 | 92,444 | 22,912 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$51,128 | \$32,424 | \$54,587 | \$53,740 | \$47,818 | \$55,788 | \$42,139 | \$56,298 | \$30,437 |
| Income after taxes ¹ | 48,596 | 31,376 | 51,781 | 51,367 | 45,086 | 53,121 | 39,867 | 53,603 | 28,559 |
| Age of reference person | 48.4 | 24.3 | 52.8 | 35.5 | 64.7 | 38.0 | 68.4 | 41.8 | 75.1 |
| 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 | .6 | .6 | .6 | 1.0 | .2 | .9 | .1 | .8 | .1 |
| Persons 65 and over | .3 | (²) | .4 | (²) | .7 | (²) | .8 | (²) | 1.4 |
| Earners | 1.3 | 1.4 | 1.3 | 1.6 | 1.0 | 1.6 | .8 | 1.5 | .4 |
| Vehicles | 1.9 | 1.4 | 2.0 | 1.9 | 1.9 | 2.0 | 1.8 | 2.1 | 1.5 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 50 | 51 | 50 | 51 | 49 | 51 | 49 | 51 | 45 |
| Female | 50 | 49 | 50 | 49 | 51 | 49 | 51 | 49 | 55 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 67 | 28 | 74 | 57 | 80 | 60 | 81 | 64 | 80 |
| With mortgage | 41 | 21 | 44 | 46 | 34 | 47 | 29 | 47 | 17 |
| Without mortgage | 26 | 7 | 30 | 10 | 46 | 12 | 52 | 17 | 63 |
| Renter | 33 | 72 | 26 | 43 | 20 | 40 | 19 | 36 | 20 |
| Race of reference person: | | | | | | | | | |
| Black or African American | 12 | 12 | 12 | 13 | 11 | 13 | 10 | 12 | 10 |
| White, Asian, and All Other Races | 88 | 88 | 88 | 87 | 89 | 87 | 90 | 88 | 90 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 6 | 2 | 7 | 3 | 9 | 3 | 11 | 4 | 14 |
| High school (9-12) | 36 | 31 | 37 | 33 | 40 | 34 | 42 | 34 | 46 |
| College | 57 | 66 | 56 | 63 | 50 | 63 | 47 | 62 | 39 |
| Never attended and other | (³) | (³) | (³) | (³) | (³) | (³) | 1 | (³) | 1 |
| At least one vehicle owned or leased | 88 | 80 | 89 | 88 | 87 | 89 | 86 | 89 | 82 |
| Average annual expenditures | \$40,817 | \$29,768 | \$42,835 | \$42,631 | \$38,499 | \$43,515 | \$35,593 | \$43,639 | \$29,376 |
| Food | 5,340 | 4,175 | 5,551 | 5,643 | 4,940 | 5,722 | 4,581 | 5,689 | 3,896 |
| Food at home | 3,129 | 2,226 | 3,292 | 3,205 | 3,029 | 3,251 | 2,885 | 3,263 | 2,575 |
| Cereals and bakery products | 442 | 318 | 464 | 457 | 422 | 461 | 404 | 455 | 387 |
| Cereals and cereal products | 150 | 123 | 155 | 161 | 136 | 161 | 128 | 157 | 120 |
| Bakery products | 292 | 194 | 309 | 296 | 286 | 300 | 275 | 298 | 267 |
| Meats, poultry, fish, and eggs | 825 | 556 | 873 | 840 | 805 | 853 | 767 | 864 | 661 |
| Beef | 246 | 165 | 260 | 252 | 237 | 256 | 224 | 262 | 178 |
| Pork | 171 | 108 | 182 | 167 | 176 | 170 | 171 | 174 | 157 |
| Other meats | 102 | 66 | 109 | 105 | 98 | 106 | 94 | 107 | 83 |
| Poultry | 145 | 108 | 151 | 156 | 130 | 157 | 120 | 154 | 105 |
| Fish and seafood | 124 | 80 | 133 | 123 | 127 | 126 | 122 | 130 | 103 |
| Eggs | 37 | 29 | 39 | 38 | 36 | 38 | 36 | 38 | 36 |
| Dairy products | 328 | 241 | 344 | 340 | 312 | 343 | 297 | 340 | 277 |
| Fresh milk and cream | 127 | 94 | 132 | 134 | 116 | 134 | 112 | 131 | 108 |
| Other dairy products | 201 | 147 | 211 | 206 | 196 | 209 | 186 | 209 | 169 |
| Fruits and vegetables | 535 | 363 | 567 | 524 | 550 | 538 | 530 | 548 | 484 |
| Fresh fruits | 171 | 108 | 182 | 166 | 177 | 172 | 168 | 175 | 153 |
| Fresh vegetables | 172 | 116 | 182 | 166 | 179 | 171 | 173 | 175 | 160 |
| Processed fruits | 108 | 81 | 113 | 109 | 107 | 111 | 104 | 112 | 95 |
| Processed vegetables | 84 | 58 | 89 | 83 | 86 | 84 | 85 | 86 | 76 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 | \$999 | \$749 | \$1,044 | \$1,044 | \$940 | \$1,055 | \$887 | \$1,055 | \$767 |
| Sugar and other sweets | 119 | 73 | 127 | 122 | 115 | 123 | 111 | 124 | 100 |
| Fats and oils | 86 | 57 | 91 | 84 | 88 | 86 | 85 | 87 | 80 |
| Miscellaneous foods | 490 | 403 | 505 | 520 | 449 | 524 | 421 | 519 | 366 |
| Nonalcoholic beverages | 268 | 196 | 281 | 283 | 249 | 286 | 233 | 287 | 191 |
| Food prepared by consumer unit on out-of-town trips | 36 | 19 | 39 | 35 | 38 | 36 | 37 | 38 | 29 |
| Food away from home | 2,211 | 1,949 | 2,258 | 2,439 | 1,911 | 2,470 | 1,696 | 2,427 | 1,321 |
| Alcoholic beverages | 391 | 480 | 375 | 452 | 312 | 456 | 263 | 441 | 184 |
| Housing | 13,432 | 9,926 | 14,073 | 14,403 | 12,204 | 14,488 | 11,402 | 14,348 | 9,729 |
| Shelter | 7,887 | 6,243 | 8,188 | 8,764 | 6,778 | 8,768 | 6,196 | 8,553 | 5,201 |
| Owned dwellings | 5,263 | 2,098 | 5,842 | 5,541 | 4,911 | 5,680 | 4,462 | 5,696 | 3,515 |
| Mortgage interest and charges | 2,954 | 1,416 | 3,235 | 3,641 | 2,085 | 3,636 | 1,644 | 3,475 | 851 |
| Property taxes | 1,344 | 451 | 1,507 | 1,167 | 1,568 | 1,234 | 1,554 | 1,330 | 1,399 |
| Maintenance, repairs, insurance, other expenses | 965 | 231 | 1,099 | 734 | 1,258 | 810 | 1,263 | 891 | 1,266 |
| Rented dwellings | 2,179 | 3,936 | 1,858 | 2,840 | 1,344 | 2,654 | 1,267 | 2,390 | 1,331 |
| Other lodging | 445 | 210 | 488 | 382 | 524 | 433 | 467 | 467 | 355 |
| Utilities, fuels, and public services | 2,811 | 1,865 | 2,985 | 2,782 | 2,849 | 2,850 | 2,738 | 2,892 | 2,484 |
| Natural gas | 392 | 212 | 425 | 370 | 420 | 382 | 411 | 391 | 396 |
| Electricity | 1,028 | 665 | 1,094 | 1,000 | 1,064 | 1,025 | 1,033 | 1,048 | 946 |
| Fuel oil and other fuels | 110 | 38 | 123 | 87 | 138 | 93 | 141 | 103 | 138 |
| Telephone services | 956 | 784 | 987 | 1,023 | 870 | 1,035 | 803 | 1,026 | 673 |
| Water and other public services | 326 | 166 | 356 | 302 | 357 | 314 | 351 | 325 | 332 |
| Household operations | 707 | 432 | 758 | 778 | 618 | 751 | 622 | 725 | 635 |
| Personal services | 294 | 274 | 297 | 416 | 139 | 368 | 150 | 315 | 206 |
| Other household expenses | 414 | 157 | 461 | 362 | 479 | 383 | 473 | 410 | 429 |
| Housekeeping supplies | 529 | 344 | 562 | 507 | 558 | 523 | 541 | 539 | 485 |
| Laundry and cleaning supplies | 132 | 110 | 136 | 138 | 125 | 139 | 118 | 139 | 103 |
| Other household products | 263 | 146 | 285 | 253 | 278 | 259 | 273 | 267 | 247 |
| Postage and stationery | 133 | 89 | 141 | 116 | 155 | 125 | 150 | 133 | 136 |
| Household furnishings and equipment | 1,497 | 1,041 | 1,580 | 1,572 | 1,401 | 1,597 | 1,304 | 1,638 | 923 |
| Household textiles | 113 | 63 | 123 | 108 | 121 | 115 | 111 | 119 | 90 |
| Furniture | 401 | 331 | 414 | 460 | 326 | 456 | 294 | 455 | 184 |
| Floor coverings | 52 | 16 | 58 | 46 | 59 | 48 | 60 | 53 | 48 |
| Major appliances | 196 | 124 | 209 | 200 | 190 | 197 | 193 | 203 | 165 |
| Small appliances, miscellaneous housewares | 88 | 54 | 94 | 81 | 97 | 87 | 90 | 94 | 63 |
| Miscellaneous household equipment | 648 | 453 | 683 | 677 | 609 | 694 | 556 | 715 | 373 |
| Apparel and services | 1,640 | 1,313 | 1,699 | 1,870 | 1,342 | 1,873 | 1,182 | 1,818 | 908 |
| Men and boys | 372 | 289 | 387 | 442 | 280 | 443 | 230 | 421 | 170 |
| Men, 16 and over | 282 | 237 | 290 | 316 | 238 | 323 | 201 | 314 | 150 |
| Boys, 2 to 15 | 89 | 52 | 96 | 127 | 42 | 120 | 29 | 106 | 20 |
| Women and girls | 634 | 423 | 673 | 679 | 577 | 694 | 517 | 687 | 419 |
| Women, 16 and over | 529 | 360 | 559 | 532 | 524 | 555 | 477 | 563 | 386 |
| Girls, 2 to 15 | 106 | 63 | 114 | 147 | 53 | 139 | 41 | 124 | 33 |
| Children under 2 | 81 | 151 | 69 | 115 | 38 | 105 | 35 | 97 | 17 |
| Footwear | 294 | 220 | 307 | 350 | 220 | 343 | 196 | 325 | 167 |
| Other apparel products and services | 258 | 230 | 264 | 283 | 227 | 288 | 203 | 289 | 135 |
| Transportation | 7,781 | 6,408 | 8,032 | 8,354 | 7,055 | 8,477 | 6,443 | 8,513 | 4,824 |
| Vehicle purchases (net outlay) | 3,732 | 3,190 | 3,831 | 4,044 | 3,337 | 4,058 | 3,104 | 4,100 | 2,247 |
| Cars and trucks, new | 2,052 | 1,395 | 2,173 | 2,055 | 2,050 | 2,067 | 2,025 | 2,167 | 1,591 |
| Cars and trucks, used | 1,611 | 1,738 | 1,588 | 1,904 | 1,242 | 1,898 | 1,060 | 1,853 | 637 |
| Other vehicles | 68 | 57 | 70 | 86 | 45 | 93 | 420 | 80 | 419 |
| Gasoline and motor oil | 1,333 | 1,143 | 1,368 | 1,464 | 1,167 | 1,479 | 1,052 | 1,467 | 792 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 | \$2,331 | \$1,827 | \$2,423 | \$2,471 | \$2,154 | \$2,553 | \$1,906 | \$2,540 | \$1,487 |
| Vehicle finance charges | 371 | 357 | 373 | 450 | 270 | 452 | 213 | 432 | 125 |
| Maintenance and repairs | 619 | 440 | 652 | 608 | 634 | 641 | 577 | 657 | 467 |
| Vehicle insurance | 905 | 699 | 943 | 946 | 853 | 979 | 763 | 971 | 640 |
| Vehicle rental, leases, licenses, other charges | 436 | 331 | 455 | 467 | 397 | 480 | 353 | 481 | 255 |
| Public transportation | 385 | 249 | 410 | 375 | 398 | 387 | 381 | 407 | 298 |
| Health care | 2,416 | 918 | 2,690 | 1,758 | 3,250 | 1,877 | 3,455 | 2,088 | 3,741 |
| Health insurance | 1,252 | 494 | 1,390 | 918 | 1,674 | 955 | 1,822 | 1,066 | 2,002 |
| Medical services | 591 | 243 | 655 | 490 | 719 | 528 | 711 | 567 | 688 |
| Drugs | 467 | 134 | 528 | 266 | 722 | 300 | 788 | 359 | 905 |
| Medical supplies | 107 | 47 | 118 | 85 | 136 | 93 | 134 | 98 | 146 |
| Entertainment | 2,060 | 1,347 | 2,190 | 2,142 | 1,955 | 2,160 | 1,865 | 2,206 | 1,469 |
| Fees and admissions | 494 | 283 | 533 | 517 | 466 | 527 | 433 | 539 | 314 |
| Television, radios, sound equipment | 730 | 613 | 752 | 796 | 646 | 800 | 595 | 790 | 488 |
| Pets, toys, and playground equipment | 378 | 255 | 401 | 393 | 360 | 399 | 340 | 395 | 309 |
| Other entertainment supplies, equipment, and services | 457 | 196 | 505 | 437 | 482 | 435 | 498 | 481 | 358 |
| Personal care products and services | 527 | 397 | 551 | 541 | 508 | 547 | 486 | 548 | 440 |
| Reading | 127 | 66 | 138 | 107 | 153 | 114 | 153 | 124 | 141 |
| Education | 783 | 1,143 | 718 | 939 | 585 | 989 | 387 | 945 | 129 |
| Tobacco products and smoking supplies | 290 | 258 | 295 | 305 | 270 | 318 | 236 | 321 | 162 |
| Miscellaneous | 606 | 351 | 652 | 583 | 635 | 613 | 592 | 624 | 533 |
| Cash contributions | 1,370 | 509 | 1,527 | 1,027 | 1,804 | 1,146 | 1,801 | 1,221 | 1,969 |
| Personal insurance and pensions | 4,055 | 2,477 | 4,344 | 4,505 | 3,486 | 4,735 | 2,749 | 4,750 | 1,251 |
| Life and other personal insurance | 397 | 97 | 452 | 310 | 507 | 362 | 464 | 400 | 388 |
| Pensions and Social Security | 3,658 | 2,379 | 3,892 | 4,195 | 2,979 | 4,373 | 2,285 | 4,351 | 864 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 51,128 | 32,424 | 54,587 | 53,740 | 47,818 | 55,788 | 42,139 | 56,298 | 30,437 |
| Wages and salaries | 41,200 | 30,234 | 43,228 | 49,158 | 31,117 | 50,587 | 23,092 | 49,620 | 7,501 |
| Self-employment income | 2,138 | 517 | 2,438 | 2,099 | 2,189 | 2,170 | 2,077 | 2,269 | 1,616 |
| Social Security, private and government retirement | 5,601 | 187 | 6,602 | 702 | 11,807 | 1,097 | 14,289 | 2,283 | 18,881 |
| Interest, dividends, rental income, other property income | 1,097 | 95 | 1,283 | 467 | 1,897 | 668 | 1,926 | 889 | 1,930 |
| Unemployment and workers' compensation, veterans' benefits | 269 | 170 | 287 | 302 | 228 | 307 | 196 | 309 | 109 |
| Public assistance, supplemental security income, food stamps | 314 | 329 | 312 | 335 | 288 | 330 | 285 | 339 | 214 |
| Regular contributions for support | 343 | 544 | 306 | 472 | 180 | 436 | 164 | 407 | 87 |
| Other income | 165 | 348 | 131 | 206 | 114 | 194 | 109 | 182 | 99 |
| Personal taxes | 2,532 | 1,048 | 2,806 | 2,373 | 2,733 | 2,667 | 2,271 | 2,695 | 1,878 |
| Federal income taxes | 1,843 | 690 | 2,056 | 1,672 | 2,059 | 1,901 | 1,732 | 1,920 | 1,535 |
| State and local income taxes | 502 | 313 | 536 | 571 | 413 | 617 | 279 | 598 | 114 |
| Other taxes | 187 | 45 | 213 | 130 | 260 | 149 | 261 | 177 | 228 |
| Income after taxes | 48,596 | 31,376 | 51,781 | 51,367 | 45,086 | 53,121 | 39,867 | 53,603 | 28,559 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 | - \$14,376 | - \$5,986 | - \$15,911 | - \$19,366 | - \$8,063 | - \$18,633 | - \$6,199 | - \$16,629 | - \$5,284 |
| Net change in total assets | 6,451 | 8,436 | 6,088 | 9,328 | 2,811 | 8,931 | 1,687 | 8,497 | -1,804 |
| Net change in total liabilities | 20,827 | 14,422 | 21,999 | 28,694 | 10,875 | 27,564 | 7,886 | 25,126 | 3,480 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 530 | 133 | 603 | 329 | 785 | 340 | 896 | 539 | 495 |
| Mortgage principal paid on owned property | -1,565 | -424 | -1,773 | -1,604 | -1,514 | -1,693 | -1,317 | -1,767 | -749 |
| Estimated market value of owned home | 122,059 | 35,972 | 137,812 | 103,348 | 145,729 | 109,580 | 146,033 | 119,423 | 132,695 |
| Estimated monthly rental value of owned home .. | 750 | 266 | 838 | 663 | 859 | 698 | 849 | 739 | 791 |
| Gifts of goods and services | 1,007 | 430 | 1,112 | 787 | 1,286 | 924 | 1,166 | 1,040 | 873 |
| Food | 78 | 21 | 88 | 47 | 117 | 64 | 104 | 85 | 49 |
| Alcoholic beverages | 16 | 13 | 17 | 18 | 13 | 18 | 12 | 18 | 8 |
| Housing | 220 | 105 | 241 | 182 | 270 | 208 | 245 | 226 | 198 |
| Housekeeping supplies | 42 | 29 | 44 | 40 | 43 | 42 | 40 | 44 | 31 |
| Household textiles | 13 | 2 | 15 | 9 | 17 | 11 | 16 | 13 | 10 |
| Appliances and miscellaneous housewares | 25 | 9 | 27 | 22 | 28 | 22 | 29 | 25 | 24 |
| Major appliances | 7 | 41 | 8 | 6 | 7 | 6 | 8 | 6 | 9 |
| Small appliances and miscellaneous housewares | 18 | 8 | 20 | 16 | 20 | 16 | 21 | 18 | 15 |
| Miscellaneous household equipment | 57 | 28 | 62 | 42 | 76 | 51 | 69 | 58 | 53 |
| Other housing | 85 | 37 | 94 | 69 | 105 | 82 | 91 | 86 | 79 |
| Apparel and services | 225 | 150 | 239 | 206 | 249 | 217 | 241 | 234 | 188 |
| Males, 2 and over | 56 | 28 | 61 | 46 | 68 | 53 | 61 | 57 | 48 |
| Females, 2 and over | 80 | 40 | 88 | 67 | 97 | 70 | 101 | 79 | 85 |
| Children under 2 | 39 | 38 | 39 | 44 | 32 | 43 | 30 | 45 | 14 |
| Other apparel products and services | 50 | 44 | 52 | 49 | 52 | 52 | 48 | 53 | 40 |
| Jewelry and watches | 26 | 33 | 25 | 27 | 25 | 28 | 22 | 28 | 19 |
| All other apparel products and services | 25 | 11 | 27 | 22 | 28 | 24 | 26 | 25 | 21 |
| Transportation | 60 | 10 | 69 | 51 | 71 | 61 | 58 | 63 | 47 |
| Health care | 48 | 6 | 56 | 19 | 85 | 25 | 93 | 29 | 125 |
| Entertainment | 69 | 45 | 73 | 61 | 79 | 64 | 78 | 73 | 54 |
| Toys, games, hobbies, and tricycles | 26 | 13 | 29 | 21 | 32 | 23 | 33 | 27 | 23 |
| Other entertainment | 43 | 33 | 45 | 40 | 46 | 42 | 45 | 46 | 31 |
| Personal care products and services | 16 | 11 | 17 | 15 | 17 | 16 | 16 | 17 | 13 |
| Reading | 1 | (³) | 2 | 1 | 2 | 1 | 3 | 1 | 3 |
| Education | 200 | 38 | 229 | 141 | 274 | 197 | 205 | 229 | 83 |
| All other gifts | 74 | 31 | 82 | 47 | 108 | 53 | 114 | 66 | 106 |

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.