

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

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) .....	115,356	8,584	19,737	24,413	23,131	16,580	22,912	11,495	11,417
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$20,680	\$50,389	\$61,091	\$68,028	\$58,672	\$30,437	\$35,314	\$25,492
Income after taxes <sup>1</sup> .....	48,596	20,259	48,410	58,275	64,080	55,844	28,559	33,859	23,185
Age of reference person .....	48.4	21.3	29.7	39.7	49.4	59.0	75.1	69.2	81.1
Average number in consumer unit:									
Persons .....	2.5	1.8	2.9	3.2	2.6	2.1	1.7	1.9	1.5
Children under 18 .....	.6	.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 .....	1.3	1.2	1.5	1.6	1.8	1.4	.4	.6	.2
Vehicles .....	1.9	1.1	1.8	2.1	2.4	2.3	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male .....	50	49	51	52	51	53	45	50	41
Female .....	50	51	49	48	49	47	55	50	59
Housing tenure:									
Homeowner .....	67	15	48	69	76	82	80	83	78
With mortgage .....	41	9	42	57	56	44	17	27	8
Without mortgage .....	26	7	7	12	20	38	63	56	70
Renter .....	33	85	52	31	24	18	20	17	22
Race of reference person:									
Black or African American .....	12	10	13	14	12	10	10	11	8
White, Asian, and All Other Races .....	88	90	87	86	88	90	90	89	92
Education of reference person:									
Elementary (1-8) .....	6	2	3	4	4	6	14	11	18
High school (9-12) .....	36	30	30	37	34	36	46	45	47
College .....	57	68	66	59	62	57	39	43	35
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1
At least one vehicle owned or leased .....	88	71	89	91	92	91	82	87	76
Average annual expenditures .....	\$40,817	\$22,396	\$40,525	\$47,175	\$50,101	\$44,191	\$29,376	\$33,629	\$25,016
Food .....									
Food at home .....	3,129	1,766	2,976	3,600	3,693	3,315	2,575	2,888	2,241
Cereals and bakery products .....	442	256	421	523	509	427	387	414	358
Cereals and cereal products .....	150	96	156	183	168	140	120	129	110
Bakery products .....	292	160	265	340	341	287	267	285	248
Meats, poultry, fish, and eggs .....	825	438	769	933	1,002	914	661	758	558
Beef .....	246	131	227	265	320	287	178	226	128
Pork .....	171	88	142	188	208	192	157	165	147
Other meats .....	102	53	90	123	123	108	83	92	74
Poultry .....	145	85	151	174	171	142	105	114	94
Fish and seafood .....	124	57	124	139	140	148	103	122	82
Eggs .....	37	23	35	44	40	36	36	39	32
Dairy products .....	328	193	317	388	378	326	277	308	243
Fresh milk and cream .....	127	76	127	157	138	118	108	118	97
Other dairy products .....	201	116	191	230	240	209	169	190	146
Fruits and vegetables .....	535	272	495	593	621	593	484	537	428
Fresh fruits .....	171	75	157	190	204	189	153	172	133
Fresh vegetables .....	172	87	157	187	199	192	160	182	136
Processed fruits .....	108	66	104	123	122	115	95	99	92
Processed vegetables .....	84	44	77	93	96	97	76	84	68

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$999	\$607	\$974	\$1,164	\$1,184	\$1,054	\$767	\$872	\$654
Sugar and other sweets .....	119	61	102	147	141	125	100	111	89
Fats and oils .....	86	44	76	95	101	93	80	89	70
Miscellaneous foods .....	490	331	509	562	570	498	366	416	313
Nonalcoholic beverages .....	268	159	256	317	329	291	191	217	164
Food prepared by consumer unit on out-of-town trips .....	36	12	31	43	43	47	29	39	19
Food away from home .....	2,211	1,636	2,342	2,672	2,688	2,215	1,321	1,656	968
Alcoholic beverages .....	391	509	446	424	477	372	184	237	128
Housing .....	13,432	7,095	14,392	16,098	15,624	13,714	9,729	10,761	8,678
Shelter .....	7,887	4,574	8,915	9,678	9,237	7,571	5,201	5,764	4,635
Owned dwellings .....	5,263	765	4,837	6,940	6,893	5,769	3,515	4,300	2,725
Mortgage interest and charges .....	2,954	449	3,373	4,541	4,088	2,739	851	1,349	350
Property taxes .....	1,344	230	910	1,479	1,625	1,770	1,399	1,472	1,325
Maintenance, repairs, insurance, other expenses .....	965	87	554	921	1,180	1,260	1,266	1,480	1,050
Rented dwellings .....	2,179	3,593	3,835	2,315	1,656	1,179	1,331	1,045	1,619
Other lodging .....	445	216	243	423	688	623	355	419	291
Utilities, fuels, and public services .....	2,811	1,329	2,580	3,142	3,335	3,089	2,484	2,723	2,244
Natural gas .....	392	118	341	427	468	432	396	411	380
Electricity .....	1,028	470	915	1,145	1,199	1,153	946	1,046	845
Fuel oil and other fuels .....	110	23	62	109	129	146	138	140	135
Telephone services .....	956	616	1,001	1,097	1,156	981	673	773	572
Water and other public services .....	326	102	261	365	383	376	332	352	312
Household operations .....	707	230	872	949	633	604	635	504	768
Personal services .....	294	135	571	521	121	71	206	37	377
Other household expenses .....	414	95	301	428	512	533	429	467	391
Housekeeping supplies .....	529	225	455	597	618	618	485	590	373
Laundry and cleaning supplies .....	132	73	140	149	154	139	103	123	81
Other household products .....	263	101	204	311	312	308	247	313	176
Postage and stationery .....	133	51	111	137	151	171	136	154	116
Household furnishings and equipment .....	1,497	737	1,571	1,731	1,801	1,831	923	1,180	657
Household textiles .....	113	42	109	108	155	140	90	124	54
Furniture .....	401	203	499	518	450	447	184	225	142
Floor coverings .....	52	8	32	61	62	76	48	55	40
Major appliances .....	196	67	216	209	217	231	165	219	110
Small appliances, miscellaneous housewares .....	88	48	69	92	111	127	63	79	47
Miscellaneous household equipment .....	648	369	647	743	807	810	373	477	265
Apparel and services .....	1,640	1,117	1,849	2,091	1,953	1,562	908	1,190	611
Men and boys .....	372	259	391	530	467	314	170	216	122
Men, 16 and over .....	282	233	274	349	372	273	150	186	112
Boys, 2 to 15 .....	89	27	117	181	95	41	20	31	10
Women and girls .....	634	352	625	764	809	654	419	552	277
Women, 16 and over .....	529	326	485	547	708	602	386	496	268
Girls, 2 to 15 .....	106	25	140	217	101	52	33	55	9
Children under 2 .....	81	115	175	95	52	60	17	20	15
Footwear .....	294	206	331	413	334	237	167	214	116
Other apparel products and services .....	258	184	327	289	291	297	135	188	81
Transportation .....	7,781	4,674	8,106	8,892	9,766	8,680	4,824	6,015	3,622
Vehicle purchases (net outlay) .....	3,732	2,241	3,932	4,255	4,632	4,289	2,247	2,770	1,721
Cars and trucks, new .....	2,052	991	1,757	2,221	2,569	2,624	1,591	1,900	1,280
Cars and trucks, used .....	1,611	1,231	2,080	1,937	1,951	1,645	637	832	441
Other vehicles .....	68	419	96	98	113	420	419	438	41
Gasoline and motor oil .....	1,333	947	1,388	1,582	1,644	1,411	792	1,019	563

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	\$2,331	\$1,299	\$2,446	\$2,643	\$3,013	\$2,484	\$1,487	\$1,857	\$1,112
Vehicle finance charges .....	371	224	483	476	485	336	125	191	57
Maintenance and repairs .....	619	352	558	677	782	728	467	601	330
Vehicle insurance .....	905	504	910	997	1,197	932	640	724	555
Vehicle rental, leases, licenses, other charges .....	436	218	495	493	549	488	255	340	170
Public transportation .....	385	187	340	411	476	495	298	370	226
Health care .....	2,416	546	1,468	2,105	2,479	3,059	3,741	3,626	3,856
Health insurance .....	1,252	281	810	1,109	1,166	1,572	2,002	1,974	2,031
Medical services .....	591	129	394	598	718	742	688	681	695
Drugs .....	467	100	202	301	459	627	905	838	971
Medical supplies .....	107	37	62	97	137	118	146	133	159
Entertainment .....	2,060	950	1,958	2,519	2,407	2,414	1,469	2,016	909
Fees and admissions .....	494	233	402	638	624	597	314	383	244
Television, radios, sound equipment .....	730	463	780	874	865	744	488	560	415
Pets, toys, and playground equipment .....	378	139	403	438	450	381	309	451	159
Other entertainment supplies, equipment, and services .....	457	115	373	569	468	692	358	621	90
Personal care products and services .....	527	326	498	602	616	549	440	491	387
Reading .....	127	53	99	114	150	168	141	149	134
Education .....	783	1,490	684	694	1,377	743	129	176	81
Tobacco products and smoking supplies .....	290	230	285	312	385	337	162	219	105
Miscellaneous .....	606	251	532	601	830	675	533	547	519
Cash contributions .....	1,370	371	754	1,256	1,651	1,568	1,969	1,811	2,127
Personal insurance and pensions .....	4,055	1,382	4,137	5,196	6,003	4,819	1,251	1,847	651
Life and other personal insurance .....	397	40	200	382	600	570	388	504	270
Pensions and Social Security .....	3,658	1,342	3,937	4,814	5,403	4,249	864	1,342	382
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	51,128	20,680	50,389	61,091	68,028	58,672	30,437	35,314	25,492
Wages and salaries .....	41,200	18,525	47,430	55,795	59,835	45,121	7,501	12,359	2,575
Self-employment income .....	2,138	346	1,211	2,420	3,423	2,728	1,616	1,996	1,231
Social Security, private and government retirement .....	5,601	174	292	839	2,418	7,802	18,881	18,851	18,911
Interest, dividends, rental income, other property income .....	1,097	83	278	618	1,279	1,922	1,930	1,547	2,317
Unemployment and workers' compensation, veterans' benefits .....	269	78	296	350	357	319	109	110	109
Public assistance, supplemental security income, food stamps .....	314	262	342	371	300	386	214	243	184
Regular contributions for support .....	343	738	372	507	301	273	87	99	76
Other income .....	165	474	168	191	116	122	99	109	90
Personal taxes .....	2,532	421	1,979	2,817	3,949	2,827	1,878	1,455	2,307
Federal income taxes .....	1,843	261	1,336	1,988	2,914	2,010	1,535	1,044	2,032
State and local income taxes .....	502	144	544	658	814	511	114	152	77
Other taxes .....	187	15	99	170	221	306	228	259	197
Income after taxes .....	48,596	20,259	48,410	58,275	64,080	55,844	28,559	33,859	23,185

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — 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 .....	- \$14,376	- \$2,556	- \$21,532	- \$20,302	- \$20,363	- \$7,462	- \$5,284	- \$7,736	- \$2,816
Net change in total assets .....	6,451	4,074	13,436	9,678	6,101	6,512	-1,804	-1,830	-1,777
Net change in total liabilities .....	20,827	6,630	34,968	29,981	26,464	13,974	3,480	5,905	1,039
Other financial information:									
Other money receipts .....	530	109	141	425	507	1,449	495	529	461
Mortgage principal paid on owned property .....	-1,565	-157	-1,078	-2,070	-2,391	-2,103	-749	-1,172	-322
Estimated market value of owned home .....	122,059	15,446	81,518	131,093	145,754	164,464	132,695	147,037	118,255
Estimated monthly rental value of owned home ..	750	124	539	838	898	930	791	852	730
Gifts of goods and services .....	1,007	321	639	741	1,588	1,572	873	952	788
Food .....	78	19	23	40	140	180	49	72	26
Alcoholic beverages .....	16	10	21	16	22	17	8	11	6
Housing .....	220	75	139	204	322	310	198	213	181
Housekeeping supplies .....	42	17	31	54	49	52	31	41	21
Household textiles .....	13	4 <sup>2</sup>	5	10	21	23	10	15	6
Appliances and miscellaneous housewares .....	25	9	14	25	31	36	24	29	18
Major appliances .....	7	4 <sup>1</sup>	3	9	8	7	9	8	9
Small appliances and miscellaneous housewares .....	18	4 <sup>8</sup>	11	17	23	29	15	21	9
Miscellaneous household equipment .....	57	19	40	41	81	91	53	63	42
Other housing .....	85	28	48	73	140	107	79	65	94
Apparel and services .....	225	116	220	220	250	314	188	265	108
Males, 2 and over .....	56	30	38	55	71	80	48	57	39
Females, 2 and over .....	80	19	68	78	83	122	85	130	38
Children under 2 .....	39	28	51	45	41	52	14	18	11
Other apparel products and services .....	50	39	65	42	56	59	40	60	20
Jewelry and watches .....	26	27	49	14	24	27	19	28	9
All other apparel products and services .....	25	4 <sup>12</sup>	15	28	32	33	21	31	11
Transportation .....	60	7	77	23	106	72	47	43	52
Health care .....	48	4 <sup>3</sup>	8	23	49	48	125	44	206
Entertainment .....	69	39	60	61	81	111	54	67	41
Toys, games, hobbies, and tricycles .....	26	8	23	21	30	45	23	33	14
Other entertainment .....	43	31	37	40	51	66	31	34	27
Personal care products and services .....	16	7	12	16	23	19	13	14	12
Reading .....	1	( <sup>3</sup> )	1	( <sup>3</sup> )	1	3	3	3	2
Education .....	200	23	31	97	510	373	83	111	54
All other gifts .....	74	22	47	41	84	126	106	110	101

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.  
<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.  
<sup>4</sup> Data are likely to have large sampling errors.