

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	58,448	25,132	28,584	5,496	15,047	8,041	4,732	6,999	49,909
Consumer unit characteristics:									
Income before taxes ¹	\$69,472	\$62,930	\$75,557	\$66,317	\$77,508	\$78,307	\$66,597	\$29,154	\$32,970
Income after taxes ¹	65,839	58,260	72,564	64,106	74,270	75,236	64,547	28,846	31,399
Age of reference person	48.6	56.8	41.6	32.1	40.0	51.2	47.3	37.4	49.6
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.5	4.1	4.0	4.9	2.9	1.6
Children under 189	n.a.	1.6	1.5	2.1	.7	1.4	1.8	.2
Persons 65 and over3	.6	.1	(²)	(²)	.2	.4	(²)	.3
Earners	1.7	1.2	2.0	1.7	1.8	2.6	2.3	1.0	1.0
Vehicles	2.6	2.4	2.7	2.1	2.6	3.3	2.8	1.2	1.3
Percent distribution:									
Sex of reference person:									
Male	61	64	57	58	55	60	61	16	43
Female	39	36	43	42	45	40	39	84	57
Housing tenure:									
Homeowner	83	85	82	72	81	90	78	40	52
With mortgage	56	43	68	64	70	66	55	30	24
Without mortgage	27	42	14	8	12	24	23	10	27
Renter	17	15	18	28	19	10	22	60	48
Race of reference person:									
Black or African American	7	5	8	6	8	8	13	33	15
White, Asian, and All Other Races	93	95	92	94	92	92	87	67	85
Education of reference person:									
Elementary (1-8)	5	5	4	2	3	6	11	3	8
High school (9-12)	34	35	33	24	33	37	44	46	37
College	60	60	64	74	63	57	44	51	55
Never attended and other	(³)	(³)	(³)	(⁴)	(³)	(³)	1	(³)	(³)
At least one vehicle owned or leased	96	96	97	95	97	97	95	80	78
Average annual expenditures	\$53,030	\$47,896	\$57,702	\$51,503	\$59,183	\$59,180	\$52,110	\$30,535	\$27,867
Food	6,864	5,927	7,553	6,224	7,844	7,937	7,732	4,804	3,577
Food at home	4,047	3,402	4,476	3,952	4,551	4,710	4,993	2,979	2,039
Cereals and bakery products	571	458	652	547	691	650	692	445	285
Cereals and cereal products	193	147	225	198	240	215	256	160	96
Bakery products	378	311	427	349	451	435	436	285	188
Meats, poultry, fish, and eggs	1,077	912	1,169	890	1,213	1,283	1,461	787	525
Beef	333	288	360	235	381	408	417	212	145
Pork	221	193	235	158	249	263	304	163	110
Other meats	130	106	145	119	151	153	175	110	67
Poultry	186	145	211	175	218	225	251	142	95
Fish and seafood	162	140	169	158	165	186	249	125	79
Eggs	46	40	48	45	50	49	65	35	28
Dairy products	427	352	485	444	497	491	468	307	211
Fresh milk and cream	162	122	192	166	206	183	188	126	84
Other dairy products	265	230	293	277	291	308	280	181	127
Fruits and vegetables	688	606	735	672	723	808	858	455	363
Fresh fruits	221	197	235	207	233	260	268	144	114
Fresh vegetables	224	205	230	213	222	258	307	124	116
Processed fruits	136	111	154	150	153	159	162	106	75
Processed vegetables	106	93	116	102	114	131	121	81	58

See footnotes at end of table.

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	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other food at home	\$1,285	\$1,074	\$1,435	\$1,399	\$1,428	\$1,479	\$1,515	\$985	\$656
Sugar and other sweets	152	131	168	146	176	168	164	124	79
Fats and oils	109	98	115	86	117	131	137	75	59
Miscellaneous foods	632	511	721	822	696	699	740	491	317
Nonalcoholic beverages	341	278	383	310	381	439	431	276	180
Food prepared by consumer unit on out-of-town trips	51	56	49	36	57	42	41	19	21
Food away from home	2,817	2,525	3,077	2,272	3,293	3,226	2,739	1,826	1,538
Alcoholic beverages	447	478	440	445	429	459	288	220	348
Housing	16,648	14,352	18,679	19,303	19,235	17,215	16,533	11,772	9,885
Shelter	9,480	8,001	10,812	10,963	11,292	9,812	9,289	7,152	6,125
Owned dwellings	7,433	5,973	8,773	8,440	9,213	8,175	7,100	3,234	3,006
Mortgage interest and charges	4,349	2,924	5,610	5,853	5,953	4,803	4,295	1,938	1,463
Property taxes	1,841	1,742	1,956	1,618	2,023	2,061	1,667	675	856
Maintenance, repairs, insurance, other expenses	1,244	1,306	1,207	970	1,238	1,311	1,138	621	687
Rented dwellings	1,405	1,280	1,455	2,204	1,488	883	1,764	3,724	2,870
Other lodging	642	748	584	319	591	753	425	195	249
Utilities, fuels, and public services	3,444	3,075	3,695	3,030	3,745	4,055	3,882	2,595	2,101
Natural gas	473	413	517	429	517	578	529	335	305
Electricity	1,259	1,153	1,331	1,055	1,378	1,432	1,385	1,022	758
Fuel oil and other fuels	143	137	146	92	152	171	153	62	77
Telephone services	1,145	991	1,252	1,094	1,238	1,388	1,320	932	737
Water and other public services	423	382	448	359	460	486	495	244	224
Household operations	970	596	1,316	2,365	1,286	656	865	725	397
Personal services	416	68	725	1,850	652	92	401	478	124
Other household expenses	554	528	591	514	634	564	463	247	273
Housekeeping supplies	699	659	734	645	728	813	683	349	348
Laundry and cleaning supplies	171	149	185	152	183	214	213	122	86
Other household products	360	336	385	352	389	401	329	161	160
Postage and stationery	167	174	164	142	156	198	141	65	102
Household furnishings and equipment	2,055	2,021	2,122	2,300	2,183	1,880	1,814	951	914
Household textiles	157	168	149	125	142	178	145	67	68
Furniture	564	542	595	744	624	441	497	278	227
Floor coverings	71	73	72	50	79	75	54	38	31
Major appliances	271	251	282	345	291	221	300	163	112
Small appliances, miscellaneous housewares	117	127	108	98	92	149	113	49	59
Miscellaneous household equipment	876	860	915	938	955	815	704	356	417
Apparel and services	2,085	1,632	2,431	2,232	2,614	2,219	2,441	1,799	1,085
Men and boys	495	361	604	451	695	538	539	389	222
Men, 16 and over	369	333	396	321	391	459	411	173	193
Boys, 2 to 15	125	28	209	130	304	79	128	216	29
Women and girls	797	650	892	743	947	895	1,055	673	434
Women, 16 and over	647	609	653	605	589	818	871	445	397
Girls, 2 to 15	149	41	239	138	357	77	184	228	37
Children under 2	115	44	168	469	117	51	180	111	37
Footwear	353	264	421	282	479	405	406	450	201
Other apparel products and services	325	314	346	286	376	331	261	177	191
Transportation	10,627	9,580	11,546	9,832	11,526	12,755	10,658	4,592	4,893
Vehicle purchases (net outlay)	5,308	4,933	5,713	4,953	5,849	5,977	4,858	1,734	2,166
Cars and trucks, new	3,020	3,249	2,997	2,499	3,188	2,979	1,944	450	1,144
Cars and trucks, used	2,194	1,604	2,607	2,353	2,553	2,883	2,824	1,268	978
Other vehicles	95	79	109	5101	108	5116	590	517	43
Gasoline and motor oil	1,740	1,463	1,949	1,613	1,927	2,220	1,956	993	903

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Other vehicle expenses	\$3,078	\$2,638	\$3,418	\$2,925	\$3,261	\$4,049	\$3,381	\$1,632	\$1,553
Vehicle finance charges	520	399	613	603	597	650	595	227	216
Maintenance and repairs	793	734	833	652	809	1,003	892	476	434
Vehicle insurance	1,173	980	1,309	1,006	1,175	1,766	1,378	612	633
Vehicle rental, leases, licenses, other charges	592	525	663	663	680	629	515	317	270
Public transportation	501	547	466	342	489	509	463	234	271
Health care	3,202	3,713	2,760	2,177	2,764	3,151	3,157	1,201	1,666
Health insurance	1,663	1,906	1,455	1,253	1,429	1,642	1,623	644	855
Medical services	809	847	783	536	844	838	767	330	372
Drugs	584	792	391	296	361	514	644	164	371
Medical supplies	146	167	131	92	130	157	123	63	68
Entertainment	2,793	2,699	2,958	2,401	3,414	2,478	2,295	1,453	1,281
Fees and admissions	706	586	849	437	1,072	712	479	336	269
Television, radios, sound equipment	887	750	997	938	1,061	919	950	635	560
Pets, toys, and playground equipment	516	517	528	531	578	429	452	296	226
Other entertainment supplies, equipment, and services	684	846	584	495	703	419	414	187	227
Personal care products and services	668	617	713	559	713	821	670	459	369
Reading	163	186	149	121	151	167	118	64	95
Education	1,053	610	1,510	413	1,438	2,393	639	493	508
Tobacco products and smoking supplies	300	275	298	220	291	365	447	230	286
Miscellaneous	712	638	778	626	696	1,035	702	510	494
Cash contributions	1,762	2,174	1,441	1,060	1,430	1,723	1,507	622	1,016
Personal insurance and pensions	5,707	5,015	6,445	5,891	6,638	6,462	4,923	2,315	2,365
Life and other personal insurance	599	625	585	378	618	665	550	181	191
Pensions and Social Security	5,108	4,390	5,860	5,513	6,021	5,798	4,374	2,134	2,174
Sources of income and personal taxes: ¹									
Money income before taxes	69,472	62,930	75,557	66,317	77,508	78,307	66,597	29,154	32,970
Wages and salaries	57,805	45,228	69,163	62,747	71,820	68,574	54,411	23,232	24,490
Self-employment income	2,972	2,711	3,009	1,951	3,106	3,564	4,151	1,381	1,279
Social Security, private and government retirement	6,497	12,162	1,672	229	800	4,362	6,190	810	5,243
Interest, dividends, rental income, other property income	1,387	2,212	793	643	800	885	662	437	855
Unemployment and workers' compensation, veterans' benefits	329	289	360	316	352	406	357	296	196
Public assistance, supplemental security income, food stamps	200	158	198	167	201	213	436	1,009	348
Regular contributions for support	165	80	220	149	270	174	280	1,740	351
Other income	117	89	142	115	158	129	111	247	209
Personal taxes	3,632	4,669	2,992	2,210	3,238	3,072	2,050	308	1,571
Federal income taxes	2,670	3,667	2,033	1,429	2,245	2,052	1,289	-19	1,148
State and local income taxes	696	685	743	592	795	751	455	227	315
Other taxes	266	317	216	190	198	268	307	100	108
Income after taxes	65,839	58,260	72,564	64,106	74,270	75,236	64,547	28,846	31,399

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Addenda:									
Net change in total assets and liabilities	- \$22,970	- \$14,713	- \$31,525	- \$47,524	- \$30,355	- \$22,779	- \$15,149	- \$5,261	- \$5,590
Net change in total assets	8,512	5,486	11,052	20,973	11,390	3,639	9,237	5,883	4,118
Net change in total liabilities	31,482	20,199	42,577	68,497	41,746	26,419	24,386	11,144	9,707
Other financial information:									
Other money receipts	531	717	400	251	244	792	335	792	493
Mortgage principal paid on owned property	-2,449	-2,121	-2,814	-2,201	-3,059	-2,776	-1,982	-726	-647
Estimated market value of owned home	168,796	165,454	173,312	150,612	178,071	179,919	159,266	55,315	76,687
Estimated monthly rental value of owned home	1,012	969	1,057	943	1,075	1,103	957	378	495
Gifts of goods and services	1,316	1,630	1,122	690	1,185	1,303	801	505	712
Food	118	174	80	40	68	129	54	54	33
Alcoholic beverages	18	14	23	35	22	15	5 ⁷	21	13
Housing	294	353	253	183	257	296	216	112	149
Housekeeping supplies	50	47	56	38	55	72	25	19	34
Household textiles	19	24	15	5 ⁸	9	31	5 ¹⁸	5 ¹	7
Appliances and miscellaneous housewares	34	47	22	25	20	23	34	10	16
Major appliances	8	9	7	9	7	4	5 ⁸	5 ³	6
Small appliances and miscellaneous housewares	26	37	15	16	13	19	26	5 ⁷	10
Miscellaneous household equipment	81	108	62	64	53	79	56	17	33
Other housing	109	127	98	48	120	92	82	64	59
Apparel and services	261	316	216	250	196	230	247	156	191
Males, 2 and over	71	90	55	35	58	63	69	33	41
Females, 2 and over	93	124	69	81	62	76	67	58	68
Children under 2	53	43	59	105	49	45	68	34	23
Other apparel products and services	45	60	33	30	27	46	43	31	59
Jewelry and watches	20	25	15	9	10	28	28	8	35
All other apparel products and services	25	35	18	5 ²¹	18	18	5 ¹⁵	5 ²³	24
Transportation	65	72	67	16	69	99	21	45	55
Health care	34	49	24	5 ⁹	19	44	21	11	69
Entertainment	87	118	63	50	62	74	60	26	54
Toys, games, hobbies, and tricycles	32	47	21	20	17	29	20	9	22
Other entertainment	55	72	42	30	45	46	40	17	32
Personal care products and services	19	20	19	26	15	22	13	14	12
Reading	2	3	1	(³)	1	1	3	(³)	1
Education	329	390	314	5 ¹³	433	299	95	41	71
All other gifts	89	122	63	67	44	94	65	25	64

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.