

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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)	110,339	8,598	18,515	24,422	22,317	14,549	21,938	11,342	10,596
Consumer unit characteristics:									
Income before taxes ¹	\$47,507	\$20,769	\$49,424	\$58,902	\$61,093	\$51,965	\$27,528	\$32,365	\$22,255
Income after taxes ¹	44,587	20,330	46,490	55,326	56,499	48,433	26,414	30,801	21,631
Age of reference person	48.1	21.4	29.8	39.6	49.4	59.2	75.0	69.3	81.1
Average number in consumer unit:									
Persons	2.5	1.9	2.9	3.3	2.7	2.1	1.7	1.9	1.5
Children under 187	.3	1.1	1.4	.6	.2	.1	.1	(²)
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.4	1.3	1.5	1.7	1.8	1.3	.4	.6	.3
Vehicles	1.9	1.2	1.8	2.1	2.4	2.3	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male	51	48	54	51	54	56	46	51	40
Female	49	52	46	49	46	44	54	49	60
Housing tenure:									
Homeowner	66	13	48	68	77	81	80	82	78
With mortgage	40	6	40	57	56	42	18	25	10
Without mortgage	26	6	9	11	21	38	62	57	68
Renter	34	87	52	32	23	19	20	18	22
Race of reference person:									
Black	12	12	14	14	12	11	9	11	6
White and other	88	88	86	86	88	89	91	89	94
Education of reference person:									
Elementary (1-8)	6	1	3	3	4	6	14	11	17
High school (9-12)	38	29	34	38	34	41	48	49	48
College	56	70	62	59	61	53	37	40	35
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	88	72	89	92	92	92	82	87	76
Average annual expenditures	\$39,518	\$23,526	\$39,451	\$46,908	\$47,930	\$41,462	\$27,714	\$32,023	\$23,099
Food									
Food at home	5,321	3,724	5,214	6,242	6,451	5,442	3,749	4,209	3,255
Cereals and bakery products	3,086	1,857	2,936	3,589	3,659	3,238	2,435	2,597	2,261
Cereals and cereal products	452	276	419	535	522	463	377	386	367
Bakery products	156	112	160	188	176	147	122	124	119
Meats, poultry, fish, and eggs	296	164	259	348	347	315	255	262	248
Beef	828	472	791	948	999	898	641	697	581
Pork	248	147	241	274	308	266	191	215	166
Other meats	177	88	167	196	211	205	148	161	134
Poultry	102	60	91	127	124	103	77	80	74
Fish and seafood	152	93	153	181	182	154	108	113	102
Eggs	114	59	107	131	134	134	87	97	77
Dairy products	35	25	33	39	40	36	30	31	28
Fresh milk and cream	332	194	317	400	388	340	257	274	238
Other dairy products	136	84	137	164	156	126	108	112	104
Fruits and vegetables	196	110	181	236	232	215	148	161	134
Fresh fruits	522	295	478	585	607	555	468	493	440
Fresh vegetables	160	85	142	178	187	173	151	161	140
Processed fruits	162	86	148	176	193	183	141	155	125
Processed vegetables	116	78	110	136	128	112	105	104	106
Eggs	84	46	78	95	99	88	72	73	70

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	\$952	\$620	\$931	\$1,120	\$1,142	\$982	\$693	\$748	\$634
Sugar and other sweets	116	59	104	140	134	127	96	100	91
Fats and oils	87	50	81	96	106	91	73	79	66
Miscellaneous foods	455	325	475	533	538	448	318	326	310
Nonalcoholic beverages	256	168	243	307	319	265	175	197	150
Food prepared by consumer unit on out-of-town trips	38	18	29	44	45	51	32	46	16
Food away from home	2,235	1,867	2,277	2,653	2,792	2,204	1,314	1,612	994
Alcoholic beverages	349	379	393	413	396	322	192	233	148
Housing	13,011	7,585	13,828	15,870	15,026	12,802	9,354	10,629	7,988
Shelter	7,602	4,862	8,544	9,529	8,824	7,067	4,844	5,592	4,045
Owned dwellings	4,979	778	4,641	6,784	6,498	5,122	3,258	4,020	2,442
Mortgage interest and charges	2,862	434	3,129	4,533	3,935	2,539	849	1,252	418
Property taxes	1,233	257	833	1,393	1,528	1,434	1,343	1,512	1,163
Maintenance, repairs, insurance, other expenses	884	86	680	859	1,035	1,150	1,066	1,256	862
Rented dwellings	2,134	3,786	3,655	2,261	1,632	1,187	1,201	998	1,418
Other lodging	489	298	248	484	694	758	386	574	184
Utilities, fuels, and public services	2,767	1,369	2,606	3,111	3,192	2,998	2,481	2,699	2,246
Natural gas	411	142	360	457	466	445	428	435	420
Electricity	1,009	483	914	1,145	1,149	1,108	934	1,010	851
Fuel oil and other fuels	112	22	63	108	135	150	146	155	136
Telephone services	914	629	1,001	1,035	1,072	926	652	746	551
Water and other public services	321	93	267	366	371	369	321	353	287
Household operations	676	237	775	942	570	491	700	723	675
Personal services	291	140	533	536	141	85	162	94	234
Other household expenses	385	97	242	406	428	406	538	628	441
Housekeeping supplies	509	215	430	576	638	593	430	481	375
Laundry and cleaning supplies	131	80	130	147	152	148	102	120	82
Other household products	255	80	197	312	337	296	199	223	174
Postage and stationery	122	55	103	117	148	149	129	138	119
Household furnishings and equipment	1,458	902	1,473	1,712	1,802	1,653	899	1,135	647
Household textiles	114	37	90	127	153	149	88	116	57
Furniture	372	253	439	446	451	353	212	269	151
Floor coverings	40	7	22	51	59	49	33	49	16
Major appliances	178	72	200	192	211	192	143	160	124
Small appliances, miscellaneous housewares	87	39	67	101	112	121	58	75	40
Miscellaneous household equipment	667	494	655	795	816	789	366	466	259
Apparel and services	1,743	1,197	1,922	2,110	2,337	1,575	891	1,151	611
Men and boys	423	293	458	522	597	366	193	265	116
Men, 16 and over	335	262	349	345	502	335	170	228	108
Boys, 2 to 15	88	31	109	177	95	30	23	37	8
Women and girls	677	395	634	812	930	684	408	530	278
Women, 16 and over	562	359	488	576	822	634	378	490	257
Girls, 2 to 15	115	36	146	237	108	51	30	40	20
Children under 2	81	103	165	99	66	51	16	24	7
Footwear	302	203	361	377	395	250	143	171	113
Other apparel products and services	259	202	303	301	348	224	131	161	98
Transportation	7,633	4,834	8,173	9,202	9,355	8,093	4,470	5,679	3,177
Vehicle purchases (net outlay)	3,579	2,463	3,920	4,463	4,319	3,778	1,859	2,477	1,196
Cars and trucks, new	1,685	710	1,533	2,143	2,013	2,107	1,073	1,387	737
Cars and trucks, used	1,848	1,713	2,335	2,259	2,249	1,615	780	1,079	460
Other vehicles	46	41	52	61	57	46	46	41	(⁵)
Gasoline and motor oil	1,279	867	1,324	1,518	1,586	1,343	783	994	558

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	\$2,375	\$1,277	\$2,563	\$2,798	\$2,998	\$2,473	\$1,475	\$1,751	\$1,180
Vehicle finance charges	359	236	471	451	440	364	127	186	64
Maintenance and repairs	662	358	605	820	837	677	464	526	398
Vehicle insurance	819	449	822	885	1,032	899	620	699	536
Vehicle rental, leases, licenses, other charges	534	234	665	642	689	533	264	341	182
Public transportation	400	226	365	423	452	498	353	455	243
Health care	2,182	530	1,286	1,879	2,265	2,703	3,493	3,583	3,397
Health insurance	1,061	251	695	925	1,038	1,189	1,775	1,759	1,792
Medical services	573	135	354	573	676	769	693	866	507
Drugs	449	107	182	304	432	604	884	809	965
Medical supplies	100	37	55	77	119	141	142	150	133
Entertainment	1,953	1,152	2,001	2,508	2,233	2,337	1,067	1,296	822
Fees and admissions	526	289	492	707	635	588	295	379	207
Television, radios, sound equipment	660	506	698	787	781	642	433	500	361
Pets, toys, and playground equipment	337	164	346	439	404	409	169	206	129
Other entertainment supplies, equipment, and services	430	192	464	575	413	698	169	211	125
Personal care products and services	485	307	452	525	585	542	396	441	347
Reading	141	60	111	136	172	183	144	159	128
Education	648	1,511	477	669	1,036	438	173	201	143
Tobacco products and smoking supplies	308	265	320	379	374	333	154	217	87
Miscellaneous	750	319	566	740	900	815	891	1,189	571
Cash contributions	1,258	268	771	1,263	1,575	1,478	1,583	1,441	1,734
Personal insurance and pensions	3,737	1,395	3,938	4,971	5,224	4,401	1,157	1,594	690
Life and other personal insurance	410	51	239	423	545	653	384	499	262
Pensions and Social Security	3,326	1,344	3,700	4,548	4,679	3,747	773	1,096	428
Sources of income and personal taxes: ¹									
Money income before taxes	47,507	20,769	49,424	58,902	61,093	51,965	27,528	32,365	22,255
Wages and salaries	38,334	17,650	46,301	53,591	53,952	38,830	6,967	10,880	2,702
Self-employment income	2,231	497	1,618	2,759	3,288	3,559	954	1,211	674
Social Security, private and government retirement	4,963	153	374	870	1,809	7,139	17,125	17,611	16,596
Interest, dividends, rental income, other property income	951	652	188	520	982	1,412	1,878	1,963	1,784
Unemployment and workers' compensation, veterans' benefits	171	53	150	246	166	309	70	96	42
Public assistance, supplemental security income, food stamps	384	280	304	419	436	466	349	374	322
Regular contributions for support	315	940	282	363	344	193	89	110	65
Other income	158	544	206	133	116	57	96	120	69
Personal taxes	2,920	439	2,934	3,576	4,594	3,532	1,114	1,564	624
Federal income taxes	2,237	319	2,266	2,776	3,538	2,642	824	1,182	433
State and local income taxes	555	114	610	668	885	688	142	203	74
Other taxes	129	7	57	132	170	202	149	179	117
Income after taxes	44,587	20,330	46,490	55,326	56,499	48,433	26,414	30,801	21,631

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — 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	-\$2,059	\$235	-\$5,226	-\$5,109	-\$1,757	-\$4,967	\$4,730	\$8,624	\$561
Net change in total assets	5,678	3,664	7,943	6,572	6,309	185	6,562	11,142	1,658
Net change in total liabilities	7,737	3,429	13,168	11,681	8,066	5,152	1,832	2,518	1,097
Other financial information:									
Other money receipts	372	243	151	365	446	404	520	477	565
Mortgage principal paid on owned property	-1,397	-141	-1,135	-1,789	-2,161	-1,753	-661	-1,048	-248
Estimated market value of owned home	103,975	12,743	66,630	109,140	124,791	127,027	129,037	154,964	101,286
Estimated monthly rental value of owned home ..	690	110	505	758	849	838	736	774	697
Gifts of goods and services	1,012	470	605	897	1,617	1,403	822	972	661
Food	69	23	28	53	156	98	31	26	37
Alcoholic beverages	14	10	13	21	17	9	9	6	13
Housing	258	132	199	222	369	372	211	249	169
Housekeeping supplies	41	20	37	41	47	64	32	33	32
Household textiles	14	45	11	7	17	25	18	25	10
Appliances and miscellaneous housewares	25	8	18	22	35	47	19	23	15
Major appliances	6	41	7	3	10	12	5	5	5
Small appliances and miscellaneous housewares	19	6	12	19	25	35	14	18	10
Miscellaneous household equipment	59	39	40	56	79	93	45	56	32
Other housing	119	61	92	97	191	144	97	112	81
Apparel and services	237	150	187	233	311	339	174	224	120
Males, 2 and over	61	49	39	46	87	79	65	87	40
Females, 2 and over	89	29	55	87	129	150	64	75	52
Children under 2	42	30	55	45	54	46	15	23	7
Other apparel products and services	45	42	38	56	42	65	30	39	21
Jewelry and watches	17	23	21	23	13	16	10	13	6
All other apparel products and services	28	420	17	33	29	49	20	26	415
Transportation	70	7	32	75	97	92	79	88	70
Health care	35	45	9	25	36	53	66	104	26
Entertainment	74	51	65	69	101	93	56	73	39
Toys, games, hobbies, and tricycles	30	13	22	28	35	52	25	37	12
Other entertainment	44	38	43	40	66	41	32	36	26
Personal care products and services	21	15	11	17	26	47	12	10	14
Reading	1	(3)	1	1	1	2	2	3	2
Education	160	55	22	120	414	202	76	46	108
All other gifts	73	21	39	63	88	96	104	143	63

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.
⁵ No data reported.