

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	15,697	560	3,749	6,501	3,479	902	506
Consumer unit characteristics:							
Income before taxes ¹	\$66,977	\$29,709	\$51,821	\$72,765	\$81,323	\$65,721	\$51,836
Income after taxes ¹	63,460	29,264	50,063	68,401	76,517	62,949	50,142
Age of reference person	40.8	21.7	30.4	39.5	48.6	58.4	71.5
Average number in consumer unit:							
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	1.4	2.0	1.8	1.3	.9	.7
Persons 65 and over1	(²)	(²)	(²)	(²)	.1	1.4
Earners	2.0	1.9	1.7	2.0	2.4	2.3	1.8
Vehicles	2.5	1.8	2.1	2.6	3.1	2.7	2.4
Percent distribution:							
Sex of reference person:							
Male	54	46	48	53	63	67	45
Female	46	54	52	47	37	33	55
Housing tenure:							
Homeowner	74	28	61	79	85	77	86
With mortgage	61	16	51	69	68	52	40
Without mortgage	13	12	10	10	16	26	46
Renter	26	72	39	21	15	23	14
Race of reference person:							
Black	13	20	15	10	10	19	28
White and other	87	80	85	90	90	81	72
Education of reference person:							
Elementary (1-8)	5	4	4	3	5	10	17
High school (9-12)	37	55	42	35	29	36	50
College	58	40	55	61	66	53	30
Never attended and other	(³)	1	(³)	(³)	(³)	(⁴)	2
At least one vehicle owned or leased	94	80	91	96	95	92	89
Average annual expenditures	\$54,212	\$32,617	\$44,369	\$56,845	\$62,668	\$54,273	\$59,803
Food							
Food at home	7,445	5,403	6,106	7,669	8,829	8,378	6,001
Cereals and bakery products	4,418	3,471	3,811	4,517	4,978	5,097	3,872
Cereals and cereal products	660	474	568	690	733	742	582
Bakery products	230	182	215	230	253	258	187
Meats, poultry, fish, and eggs	430	292	353	460	480	484	395
Beef	1,145	965	1,018	1,158	1,258	1,356	993
Pork	344	307	323	333	392	386	277
Other meats	245	201	216	257	253	280	261
Poultry	145	95	128	154	154	176	126
Fish and seafood	207	181	193	207	221	240	179
Eggs	160	136	120	164	189	219	110
Dairy products	44	45	38	44	47	54	39
Fresh milk and cream	482	360	413	501	539	545	437
Other dairy products	196	164	180	196	218	214	179
Fruits and vegetables	286	196	234	305	322	331	258
Fresh fruits	734	583	616	736	884	836	543
Fresh vegetables	228	165	175	232	296	248	153
Processed fruits	224	195	175	221	282	272	181
Processed vegetables	165	136	148	166	185	197	109
Processed vegetables	117	86	119	118	120	119	100

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,396	\$1,089	\$1,194	\$1,432	\$1,564	\$1,619	\$1,318
Sugar and other sweets	171	114	129	179	195	218	225
Fats and oils	118	95	102	116	141	149	86
Miscellaneous foods	685	591	617	705	740	736	610
Nonalcoholic beverages	367	266	312	376	420	443	307
Food prepared by consumer unit on out-of-town trips	54	⁵ 23	34	56	67	72	⁵ 90
Food away from home	3,028	1,932	2,295	3,152	3,851	3,281	2,129
Alcoholic beverages	379	302	303	387	508	233	296
Housing	17,775	10,737	15,655	18,990	18,886	16,341	20,854
Shelter	10,356	6,604	9,116	11,237	10,873	9,491	10,373
Owned dwellings	7,850	1,253	6,216	9,043	8,635	6,823	8,376
Mortgage interest and charges	5,034	707	4,298	6,022	5,394	3,942	2,059
Property taxes	1,690	336	1,055	1,853	1,992	1,553	3,952
Maintenance, repairs, insurance, other expenses	1,127	210	863	1,168	1,249	1,328	2,365
Rented dwellings	1,925	5,239	2,653	1,666	1,226	1,993	886
Other lodging	581	⁵ 112	246	529	1,012	675	1,112
Utilities, fuels, and public services	3,473	2,389	2,937	3,481	3,955	3,883	4,514
Natural gas	476	280	400	473	549	520	722
Electricity	1,259	911	1,053	1,279	1,405	1,417	1,621
Fuel oil and other fuels	119	⁵ 38	72	117	161	110	306
Telephone services	1,193	941	1,070	1,161	1,358	1,381	1,322
Water and other public services	426	218	343	451	481	455	542
Household operations	1,311	465	1,349	1,446	985	766	3,447
Personal services	785	330	1,093	945	390	296	⁵ 546
Other household expenses	526	135	256	501	595	470	2,901
Housekeeping supplies	703	368	550	751	858	664	775
Laundry and cleaning supplies	186	180	180	193	177	202	180
Other household products	367	137	268	397	471	355	395
Postage and stationery	149	51	101	161	209	108	200
Household furnishings and equipment	1,931	912	1,703	2,074	2,216	1,537	1,745
Household textiles	145	71	118	169	147	155	123
Furniture	561	286	598	606	515	326	723
Floor coverings	52	⁵ 21	35	63	57	⁵ 55	⁵ 38
Major appliances	245	125	180	261	319	214	197
Small appliances, miscellaneous housewares	107	84	67	138	102	108	83
Miscellaneous household equipment	822	325	706	837	1,075	678	580
Apparel and services	2,507	1,999	2,150	2,617	2,939	2,195	1,829
Men and boys	663	482	511	745	782	470	465
Men, 16 and over	442	301	314	468	591	395	278
Boys, 2 to 15	221	181	196	277	191	75	188
Women and girls	932	622	694	945	1,266	863	740
Women, 16 and over	664	530	469	596	1,027	711	515
Girls, 2 to 15	268	92	225	349	238	152	225
Children under 2	160	319	286	130	79	74	65
Footwear	462	368	431	491	483	485	⁵ 236
Other apparel products and services	290	208	229	306	330	304	322
Transportation	10,731	6,660	9,324	10,997	12,541	10,580	10,087
Vehicle purchases (net outlay)	5,218	3,399	4,737	5,369	5,935	4,925	4,435
Cars and trucks, new	2,366	⁵ 1,096	1,624	2,731	2,674	2,364	⁵ 2,459
Cars and trucks, used	2,749	2,298	3,020	2,506	3,144	2,561	1,976
Other vehicles	103	⁵ 4	⁵ 93	132	⁵ 116	(⁴)	(⁴)
Gasoline and motor oil	1,761	1,257	1,471	1,806	2,078	1,834	1,581

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$3,289	\$1,736	\$2,807	\$3,408	\$3,848	\$3,321	\$3,167
Vehicle finance charges	578	252	616	565	644	524	452
Maintenance and repairs	890	454	701	972	1,055	811	734
Vehicle insurance	1,127	628	913	1,115	1,408	1,311	1,158
Vehicle rental, leases, licenses, other charges	695	401	577	757	741	676	823
Public transportation	464	268	309	414	680	500	905
Health care	2,364	984	1,787	2,323	2,850	3,271	3,744
Health insurance	1,175	516	1,003	1,147	1,334	1,395	2,069
Medical services	711	225	490	729	898	1,031	801
Drugs	379	201	237	345	483	738	716
Medical supplies	99	42	58	102	135	107	158
Entertainment	2,858	1,334	2,231	3,202	3,432	2,181	2,060
Fees and admissions	804	284	441	973	1,043	633	553
Television, radios, sound equipment	915	504	788	921	1,103	885	985
Pets, toys, and playground equipment	491	411	422	548	516	428	298
Other entertainment supplies, equipment, and services	648	136	580	760	770	235	224
Personal care products and services	649	442	529	688	725	750	595
Reading	153	55	94	157	210	190	171
Education	1,108	1,251	374	917	2,170	1,297	1,222
Tobacco products and smoking supplies	350	428	307	352	365	420	331
Miscellaneous	1,040	254	632	753	1,180	1,307	7,245
Cash contributions	1,265	630	788	1,328	1,578	1,590	1,954
Personal insurance and pensions	5,589	2,137	4,088	6,465	6,455	5,540	3,413
Life and other personal insurance	542	89	364	566	750	512	689
Pensions and Social Security	5,047	2,048	3,725	5,900	5,706	5,029	2,724
Sources of income and personal taxes: ¹							
Money income before taxes	66,977	29,709	51,821	72,765	81,323	65,721	51,836
Wages and salaries	60,128	26,277	48,923	66,129	72,619	54,214	29,773
Self-employment income	3,551	⁵ 474	1,410	4,490	4,928	2,642	3,102
Social Security, private and government retirement	1,604	⁵ 233	403	583	1,585	6,412	16,730
Interest, dividends, rental income, other property income	676	⁵ 228	176	671	1,230	894	926
Unemployment and workers' compensation, veterans' benefits	252	⁵ 91	197	280	242	326	⁵ 407
Public assistance, supplemental security income, food stamps	335	891	340	252	252	765	607
Regular contributions for support	345	⁵ 1,197	301	295	369	356	⁵ 265
Other income	84	318	72	66	97	⁵ 112	⁵ 26
Personal taxes	3,517	445	1,758	4,364	4,806	2,773	1,694
Federal income taxes	2,640	216	1,158	3,414	3,552	2,068	1,223
State and local income taxes	701	221	519	763	977	528	248
Other taxes	175	⁵ 9	81	187	277	176	223
Income after taxes	63,460	29,264	50,063	68,401	76,517	62,949	50,142

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	-\$5,102	\$8,182	-\$8,423	-\$9,991	-\$9,801	-\$10,865	\$110,169
Net change in total assets	10,564	14,322	9,996	6,679	4,837	4,614	110,475
Net change in total liabilities	15,666	6,140	18,418	16,670	14,638	15,479	307
Other financial information:							
Other money receipts	242	⁵ 108	169	192	377	174	780
Mortgage principal paid on owned property	-2,266	-241	-1,868	-2,443	-2,801	-2,429	-1,209
Estimated market value of owned home	145,828	26,239	87,192	142,697	175,362	146,154	549,053
Estimated monthly rental value of owned home ..	901	250	663	977	1,103	908	989
Gifts of goods and services	960	496	574	852	1,584	1,188	1,103
Food	67	⁵ 24	41	47	142	51	⁵ 102
Alcoholic beverages	16	⁵ 10	11	24	10	⁵ 20	55
Housing	255	90	225	230	373	234	265
Housekeeping supplies	46	⁵ 11	28	48	48	65	⁵ 188
Household textiles	14	⁵ 3	17	15	8	⁵ 23	54
Appliances and miscellaneous housewares	19	⁵ 2	15	22	25	58	⁵ 11
Major appliances	5	(⁴)	⁵ 1	6	11	51	53
Small appliances and miscellaneous housewares	14	⁵ 2	15	15	15	57	58
Miscellaneous household equipment	58	⁵ 20	48	47	99	47	55
Other housing	118	54	117	98	193	92	57
Apparel and services	251	268	161	238	383	175	270
Males, 2 and over	62	⁵ 107	28	57	101	54	73
Females, 2 and over	74	⁵ 34	31	63	157	45	57
Children under 2	67	92	70	70	64	38	60
Other apparel products and services	47	⁵ 35	32	48	61	⁵ 38	⁵ 80
Jewelry and watches	12	⁵ 3	12	9	13	⁵ 6	⁵ 53
All other apparel products and services	35	⁵ 32	⁵ 20	39	48	⁵ 32	⁵ 27
Transportation	50	(⁴)	13	40	40	271	192
Health care	16	⁵ 2	⁵ 10	9	31	⁵ 28	⁵ 53
Entertainment	73	⁵ 33	55	81	97	52	⁵ 25
Toys, games, hobbies, and tricycles	23	⁵ 18	14	29	23	27	57
Other entertainment	50	⁵ 16	41	52	75	25	⁵ 18
Personal care products and services	14	⁵ 3	7	18	18	16	54
Reading	1	(⁴)	(³)	1	1	51	51
Education	176	⁵ 28	35	130	431	225	132
All other gifts	40	37	16	34	57	115	54

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.