

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	11,253	404	2,625	4,796	2,384	710	335
Consumer unit characteristics:							
Income before taxes ¹	\$64,012	\$37,400	\$46,287	\$67,122	\$85,365	\$60,087	\$50,460
Income after taxes ¹	62,155	37,457	45,800	64,893	82,229	58,051	50,210
Age of reference person	40.8	21.5	30.5	39.5	48.4	58.7	72.4
Average number in consumer unit:							
Persons	5.6	5.8	5.6	5.5	5.6	5.9	5.8
Children under 18	2.8	2.7	3.2	3.0	2.2	1.9	1.9
Persons 65 and over1	(²)	.1	.1	.1	.2	1.4
Earners	2.2	2.3	1.9	2.1	2.8	2.7	2.1
Vehicles	2.6	2.0	2.0	2.6	3.2	2.9	2.0
Percent distribution:							
Sex of reference person:							
Male	51	43	43	50	61	62	45
Female	49	57	57	50	39	38	55
Housing tenure:							
Homeowner	72	35	55	77	84	82	84
With mortgage	58	26	47	64	67	55	36
Without mortgage	14	9	8	12	17	27	49
Renter	28	65	45	23	16	18	16
Race of reference person:							
Black or African American	15	19	16	14	11	17	40
White, Asian, and All Other Races	85	81	84	86	89	83	60
Education of reference person:							
Elementary (1-8)	8	6	9	6	7	15	25
High school (9-12)	42	66	48	41	34	49	37
College	49	26	42	53	59	35	38
Never attended and other	(³)	1	(³)	(³)	(³)	1	(³)
At least one vehicle owned or leased	93	87	90	94	96	96	88
Average annual expenditures	\$54,003	\$37,386	\$43,339	\$55,472	\$66,427	\$55,287	\$46,311
Food	8,238	6,894	7,200	8,274	9,439	8,055	9,766
Food at home	5,201	4,767	4,670	5,130	5,722	5,438	7,071
Cereals and bakery products	796	778	706	807	854	798	956
Cereals and cereal products	292	313	253	294	323	274	330
Bakery products	504	465	453	513	531	523	626
Meats, poultry, fish, and eggs	1,411	1,324	1,364	1,309	1,530	1,557	2,420
Beef	427	346	451	387	477	417	656
Pork	280	269	288	254	291	310	499
Other meats	178	150	148	176	183	256	345
Poultry	269	294	248	251	296	273	455
Fish and seafood	197	193	173	180	225	240	373
Eggs	61	71	56	61	58	61	92
Dairy products	553	441	476	581	596	555	618
Fresh milk and cream	238	224	215	249	241	226	263
Other dairy products	315	216	261	332	355	328	355
Fruits and vegetables	861	938	765	831	991	827	1,094
Fresh fruits	277	261	235	268	340	260	348
Fresh vegetables	266	308	239	252	308	241	368
Processed fruits	190	232	171	185	214	169	221
Processed vegetables	129	137	120	126	129	158	157

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,579	\$1,286	\$1,359	\$1,602	\$1,752	\$1,702	\$1,983
Sugar and other sweets	193	131	165	203	198	232	242
Fats and oils	140	116	128	132	149	165	264
Miscellaneous foods	781	695	678	793	874	802	835
Nonalcoholic beverages	417	333	356	416	474	449	605
Food prepared by consumer unit on out-of-town trips	49	411	31	57	57	54	437
Food away from home	3,038	2,127	2,530	3,144	3,718	2,617	2,695
Alcoholic beverages	347	438	266	349	415	285	420
Housing	17,287	12,384	14,789	17,958	20,441	16,627	12,410
Shelter	9,942	7,663	8,597	10,298	11,777	9,386	6,248
Owned dwellings	7,324	2,473	4,970	8,049	9,708	7,227	4,477
Mortgage interest and charges	4,753	1,721	3,518	5,264	6,154	4,091	2,195
Property taxes	1,626	532	924	1,777	2,241	1,766	1,610
Maintenance, repairs, insurance, other expenses	945	220	528	1,008	1,313	1,369	673
Rented dwellings	2,161	4,973	3,452	1,815	1,280	1,479	1,307
Other lodging	458	4216	175	434	789	680	463
Utilities, fuels, and public services	3,733	2,755	3,184	3,752	4,321	4,162	3,837
Natural gas	513	296	417	524	607	514	698
Electricity	1,390	1,013	1,185	1,415	1,568	1,565	1,456
Fuel oil and other fuels	117	427	91	110	162	189	471
Telephone services	1,246	1,061	1,130	1,226	1,447	1,290	1,133
Water and other public services	466	358	362	477	537	604	479
Household operations	948	474	976	1,086	848	709	529
Personal services	529	358	695	640	276	259	219
Other household expenses	418	116	281	446	571	450	310
Housekeeping supplies	705	477	529	712	928	842	524
Laundry and cleaning supplies	216	173	192	213	250	271	199
Other household products	349	238	239	352	485	432	224
Postage and stationery	140	66	98	147	193	138	101
Household furnishings and equipment	1,960	1,016	1,502	2,109	2,568	1,528	1,272
Household textiles	169	324	109	128	275	235	143
Furniture	506	256	430	628	482	212	444
Floor coverings	49	418	24	53	78	451	420
Major appliances	281	131	200	310	373	196	226
Small appliances, miscellaneous housewares	125	62	127	101	207	97	41
Miscellaneous household equipment	829	225	612	889	1,153	738	397
Apparel and services	2,916	2,344	2,790	2,909	3,146	2,487	4,178
Men and boys	735	508	572	770	853	641	1,161
Men, 16 and over	450	357	306	430	586	464	1,032
Boys, 2 to 15	285	151	266	340	267	178	129
Women and girls	1,025	781	848	1,009	1,248	1,055	1,479
Women, 16 and over	673	444	549	587	911	869	1,307
Girls, 2 to 15	352	337	299	422	337	186	172
Children under 2	188	330	262	172	134	116	164
Footwear	650	504	768	628	578	448	1,175
Other apparel products and services	318	222	340	329	332	227	198
Transportation	10,345	6,540	8,296	10,621	12,145	13,175	8,290
Vehicle purchases (net outlay)	4,841	2,858	4,121	5,095	4,977	6,917	43,870
Cars and trucks, new	1,962	4476	1,196	2,437	1,843	2,923	41,789
Cars and trucks, used	2,795	2,382	2,822	2,553	3,067	3,994	2,081
Other vehicles	83	(5)	4104	106	467	(5)	(5)
Gasoline and motor oil	1,883	1,515	1,512	1,916	2,242	2,128	1,707

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$3,243	\$1,887	\$2,424	\$3,270	\$4,314	\$3,730	\$2,277
Vehicle finance charges	600	386	494	640	693	631	374
Maintenance and repairs	810	459	544	847	1,091	962	500
Vehicle insurance	1,239	846	897	1,189	1,732	1,560	945
Vehicle rental, leases, licenses, other charges	594	195	489	594	799	578	458
Public transportation	378	280	240	339	612	400	436
Health care	2,360	1,280	1,626	2,431	2,985	2,995	2,621
Health insurance	1,185	677	824	1,265	1,391	1,382	1,584
Medical services	710	239	521	749	930	815	400
Drugs	358	342	230	305	502	664	516
Medical supplies	107	421	51	113	162	133	121
Entertainment	2,791	1,464	2,089	3,200	3,334	1,969	1,900
Fees and admissions	733	274	446	794	1,147	458	303
Television, radios, sound equipment	910	564	785	958	1,054	838	746
Pets, toys, and playground equipment	465	274	455	489	460	508	403
Other entertainment supplies, equipment, and services	684	352	402	959	673	165	448
Personal care products and services	697	527	579	730	797	664	711
Reading	121	62	68	116	188	151	128
Education	1,198	697	415	1,057	2,459	1,316	705
Tobacco products and smoking supplies	398	359	396	329	455	643	527
Miscellaneous	853	905	621	786	1,111	1,081	1,216
Cash contributions	1,453	852	767	1,449	2,536	941	989
Personal insurance and pensions	4,999	2,640	3,438	5,263	6,973	4,898	2,448
Life and other personal insurance	502	142	216	527	825	561	387
Pensions and Social Security	4,497	2,498	3,221	4,736	6,148	4,337	2,061
Sources of income and personal taxes: ¹							
Money income before taxes	64,012	37,400	46,287	67,122	85,365	60,087	50,460
Wages and salaries	57,262	30,508	42,542	61,567	74,969	50,657	32,748
Self-employment income	2,849	4,350	1,303	2,272	6,489	851	4,34
Social Security, private and government retirement	1,805	4,552	514	1,211	1,828	6,095	14,363
Interest, dividends, rental income, other property income	493	30	138	630	563	429	1,825
Unemployment and workers' compensation, veterans' benefits	329	455	319	267	426	657	4183
Public assistance, supplemental security income, food stamps	710	1,258	829	606	623	846	901
Regular contributions for support	383	4,512	464	346	347	387	4,340
Other income	181	4,135	177	222	120	165	4,134
Personal taxes	1,857	-57	487	2,229	3,136	2,036	250
Federal income taxes	1,169	-243	185	1,486	2,081	1,063	-99
State and local income taxes	493	154	227	576	753	408	177
Other taxes	195	432	75	167	302	564	171
Income after taxes	62,155	37,457	45,800	64,893	82,229	58,051	50,210

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	- \$12,456	\$13,622	- \$7,146	- \$14,159	- \$17,577	- \$23,457	- \$1,384
Net change in total assets	11,545	18,638	8,988	14,232	9,430	9,529	3,877
Net change in total liabilities	24,002	5,016	16,134	28,391	27,007	32,986	5,261
Other financial information:							
Other money receipts	322	⁴ 205	108	299	485	114	⁴ 1,769
Mortgage principal paid on owned property	-2,191	-800	-1,134	-2,366	-3,127	-3,096	-1,071
Estimated market value of owned home	141,567	46,009	83,049	154,192	194,715	148,923	140,779
Estimated monthly rental value of owned home ..	894	322	599	968	1,138	998	892
Gifts of goods and services	866	573	575	743	1,297	1,101	1,731
Food	67	⁴ 25	35	44	155	⁴ 56	⁴ 120
Alcoholic beverages	20	⁴ 38	⁴ 3	26	18	⁴ 16	⁴ 77
Housing	234	56	264	188	343	226	170
Housekeeping supplies	34	⁴ 7	23	32	59	42	⁴ 3
Household textiles	8	⁴ 1	8	⁴ 3	8	⁴ 49	⁴ 15
Appliances and miscellaneous housewares	14	⁽³⁾	15	11	17	⁴ 17	⁴ 47
Major appliances	2	⁽⁵⁾	⁽³⁾	⁽³⁾	⁴ 1	⁽⁵⁾	⁴ 46
Small appliances and miscellaneous housewares	12	⁽³⁾	⁴ 14	11	15	⁴ 17	⁽³⁾
Miscellaneous household equipment	54	⁴ 11	41	53	86	⁴ 29	⁴ 63
Other housing	124	⁴ 36	178	88	173	89	⁴ 42
Apparel and services	224	322	127	204	289	162	821
Males, 2 and over	55	46	26	52	81	33	⁴ 181
Females, 2 and over	73	91	40	55	95	64	452
Children under 2	62	103	48	61	82	30	⁴ 55
Other apparel products and services	35	⁴ 82	⁴ 14	36	31	⁴ 35	⁴ 133
Jewelry and watches	8	⁴ 41	⁴ 3	8	9	⁴ 7	⁴ 12
All other apparel products and services	26	⁴ 41	⁴ 11	28	⁴ 22	⁴ 28	⁴ 121
Transportation	19	44	25	13	22	11	⁴ 20
Health care	15	⁴ 13	⁴ 8	19	11	⁴ 36	⁴ 14
Entertainment	66	⁴ 33	35	79	79	49	⁴ 101
Toys, games, hobbies, and tricycles	16	⁴ 5	14	17	14	⁴ 31	⁴ 10
Other entertainment	51	⁴ 28	21	62	65	⁴ 18	⁴ 91
Personal care products and services	19	⁴ 7	18	16	33	⁴ 17	⁴ 2
Reading	1	⁽³⁾	⁽³⁾	1	⁴ 1	⁴ 8	⁽⁵⁾
Education	131	⁴ 20	20	108	272	215	⁴ 288
All other gifts	68	⁴ 15	39	46	76	306	119

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.

n.a. Not applicable.