

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	78,304	3,909	14,465	20,338	17,289	10,668	11,636	7,065	4,570
Consumer unit characteristics:									
Income before taxes ¹	\$57,902	\$31,674	\$53,314	\$64,630	\$71,292	\$61,548	\$38,204	\$42,092	\$32,088
Income after taxes ¹	54,814	31,052	50,878	61,231	66,689	57,880	36,708	40,196	31,221
Age of reference person	46.7	21.8	29.9	39.6	49.2	59.1	73.4	69.2	79.9
Average number in consumer unit:									
Persons	3.1	2.9	3.4	3.7	3.2	2.6	2.3	2.4	2.2
Children under 189	.8	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and over3	(²)	(²)	(²)	.1	.1	1.7	1.6	1.8
Earners	1.7	1.8	1.7	1.8	2.1	1.6	.7	.8	.5
Vehicles	2.3	1.7	2.0	2.4	2.8	2.6	2.1	2.3	1.7
Percent distribution:									
Sex of reference person:									
Male	54	40	51	49	55	61	64	65	63
Female	46	60	49	51	45	39	36	35	37
Housing tenure:									
Homeowner	73	23	54	72	82	86	88	89	87
With mortgage	48	14	45	61	62	46	24	30	14
Without mortgage	24	9	8	11	20	40	65	59	73
Renter	27	77	46	28	18	14	12	11	13
Race of reference person:									
Black	12	16	14	14	12	10	9	10	8
White and other	88	84	86	86	88	90	91	90	92
Education of reference person:									
Elementary (1-8)	5	3	4	3	4	6	12	10	15
High school (9-12)	39	45	37	38	35	40	46	47	45
College	55	52	59	59	61	53	41	43	39
Never attended and other	(³)	1	(³)	(³)	(³)	(³)	1	1	(³)
At least one vehicle owned or leased	93	84	91	94	95	95	93	94	90
Average annual expenditures	\$46,859	\$31,985	\$43,198	\$51,340	\$54,307	\$49,093	\$35,562	\$38,669	\$30,781
Food									
Food at home	3,712	2,812	3,462	4,041	4,117	3,677	3,227	3,372	3,009
Cereals and bakery products	542	413	494	610	589	514	491	493	488
Cereals and cereal products	188	162	186	215	200	163	155	152	158
Bakery products	354	251	308	395	388	350	336	341	330
Meats, poultry, fish, and eggs	993	742	941	1,049	1,119	999	864	920	779
Beef	296	219	290	308	338	289	259	286	219
Pork	212	150	196	223	233	220	200	213	179
Other meats	123	88	110	140	138	122	105	111	96
Poultry	181	148	182	196	206	166	141	143	139
Fish and seafood	140	99	126	140	160	162	121	129	110
Eggs	41	38	38	43	44	39	38	38	37
Dairy products	395	285	369	447	430	380	343	355	324
Fresh milk and cream	158	124	155	180	168	141	136	136	137
Other dairy products	237	160	214	267	262	240	206	219	188
Fruits and vegetables	636	463	572	663	710	654	614	623	601
Fresh fruits	200	137	168	206	226	217	197	198	196
Fresh vegetables	200	141	180	203	229	212	192	199	182
Processed fruits	137	112	129	148	146	127	131	129	135
Processed vegetables	100	73	96	106	109	97	93	97	88

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$1,145	\$909	\$1,086	\$1,273	\$1,269	\$1,130	\$915	\$981	\$815
Sugar and other sweets	139	88	118	159	151	143	126	135	113
Fats and oils	103	73	94	106	119	105	98	106	86
Miscellaneous foods	553	491	564	621	597	514	414	432	385
Nonalcoholic beverages	303	237	278	339	348	304	229	249	199
Food prepared by consumer unit on out-of-town trips	47	19	32	49	54	64	48	59	31
Food away from home	2,631	2,108	2,400	2,870	3,128	2,749	1,836	2,021	1,555
Alcoholic beverages	388	431	365	384	458	405	282	339	196
Housing	15,094	10,377	14,866	17,219	16,750	14,945	10,949	11,900	9,482
Shelter	8,707	6,497	8,936	10,209	9,734	8,110	5,564	6,158	4,647
Owned dwellings	6,134	1,406	5,327	7,601	7,518	6,098	4,136	4,701	3,263
Mortgage interest and charges	3,625	841	3,679	5,007	4,568	2,999	1,250	1,614	689
Property taxes	1,441	381	923	1,570	1,727	1,697	1,558	1,648	1,419
Maintenance, repairs, insurance, other expenses	1,067	185	725	1,024	1,223	1,402	1,327	1,439	1,155
Rented dwellings	1,990	4,909	3,332	2,091	1,425	1,059	853	748	1,016
Other lodging	584	181	277	516	791	952	575	708	369
Utilities, fuels, and public services	3,133	2,073	2,789	3,311	3,490	3,336	2,886	3,018	2,683
Natural gas	420	208	361	445	461	446	437	430	449
Electricity	1,152	755	983	1,224	1,270	1,247	1,106	1,163	1,019
Fuel oil and other fuels	114	38	68	109	125	158	150	144	158
Telephone services	1,068	895	1,077	1,130	1,209	1,064	799	870	690
Water and other public services	379	176	301	404	424	421	394	411	367
Household operations	822	381	1,004	1,104	682	593	672	695	638
Personal services	397	256	745	649	197	108	135	75	227
Other household expenses	425	124	260	454	486	484	537	619	410
Housekeeping supplies	635	328	472	661	719	857	586	634	514
Laundry and cleaning supplies	159	125	148	171	172	161	142	157	118
Other household products	330	130	216	346	378	522	271	295	235
Postage and stationery	147	73	108	145	169	173	173	181	160
Household furnishings and equipment	1,796	1,098	1,665	1,934	2,125	2,050	1,240	1,397	999
Household textiles	147	101	123	141	175	186	125	143	98
Furniture	478	303	528	528	524	510	289	326	232
Floor coverings	51	11	32	54	69	67	44	52	31
Major appliances	223	140	205	241	246	241	189	196	177
Small appliances, miscellaneous housewares	111	87	92	104	136	150	83	97	61
Miscellaneous household equipment	786	456	685	865	975	896	510	582	400
Apparel and services	2,093	1,630	2,139	2,365	2,512	1,969	1,212	1,406	917
Men and boys	510	320	503	615	638	416	298	369	191
Men, 16 and over	389	257	357	403	526	373	263	322	173
Boys, 2 to 15	121	63	146	211	112	43	36	47	18
Women and girls	817	563	708	906	1,029	887	510	579	406
Women, 16 and over	661	482	530	619	890	824	470	532	375
Girls, 2 to 15	156	81	177	287	139	63	40	47	31
Children under 2	110	198	223	116	69	61	26	34	15
Footwear	375	316	418	434	435	315	203	223	171
Other apparel products and services	281	232	287	294	340	291	174	201	133
Transportation	9,271	7,093	9,109	10,053	10,762	9,659	6,270	7,161	4,893
Vehicle purchases (net outlay)	4,416	3,677	4,537	4,916	5,056	4,451	2,660	3,138	1,921
Cars and trucks, new	2,101	998	1,705	2,481	2,403	2,465	1,517	1,713	1,215
Cars and trucks, used	2,247	2,623	2,753	2,357	2,560	1,935	1,120	1,388	706
Other vehicles	69	456	79	78	94	451	422	437	(⁵)
Gasoline and motor oil	1,511	1,218	1,428	1,630	1,769	1,548	1,089	1,233	866

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,899	\$1,948	\$2,768	\$3,079	\$3,454	\$3,062	\$2,097	\$2,299	\$1,786
Vehicle finance charges	478	362	564	541	548	453	216	263	144
Maintenance and repairs	786	508	633	865	943	865	628	667	567
Vehicle insurance	1,022	722	929	1,006	1,237	1,110	864	932	759
Vehicle rental, leases, licenses, other charges	614	356	642	668	726	633	389	435	317
Public transportation	444	250	377	429	482	597	425	492	321
Health care	2,596	888	1,542	2,108	2,717	3,374	4,445	4,324	4,632
Health insurance	1,279	458	830	1,057	1,267	1,501	2,317	2,242	2,432
Medical services	687	220	434	619	810	994	812	874	716
Drugs	513	171	219	334	511	728	1,118	1,019	1,273
Medical supplies	117	40	59	98	129	152	198	189	212
Entertainment	2,381	1,454	2,168	2,819	2,716	2,650	1,451	1,609	1,206
Fees and admissions	629	299	498	789	741	690	402	462	308
Television, radios, sound equipment	767	583	757	847	876	760	546	611	446
Pets, toys, and playground equipment	419	283	408	489	481	447	237	274	181
Other entertainment supplies, equipment, and services	566	289	506	694	618	753	266	262	271
Personal care products and services	588	408	516	627	667	608	537	574	482
Reading	153	62	105	140	180	202	177	183	168
Education	787	1,139	484	809	1,375	677	235	292	146
Tobacco products and smoking supplies	360	394	349	393	416	381	202	254	122
Miscellaneous	860	518	656	817	997	902	1,061	1,221	813
Cash contributions	1,367	481	780	1,282	1,620	1,693	1,871	1,771	2,027
Personal insurance and pensions	4,580	2,191	4,256	5,414	5,891	5,204	1,806	2,240	1,134
Life and other personal insurance	504	79	278	462	653	766	539	617	417
Pensions and Social Security	4,076	2,112	3,979	4,952	5,238	4,438	1,267	1,623	717
Sources of income and personal taxes: ¹									
Money income before taxes	57,902	31,674	53,314	64,630	71,292	61,548	38,204	42,092	32,088
Wages and salaries	48,010	28,708	50,073	58,815	63,135	46,915	12,198	16,524	5,392
Self-employment income	2,724	889	1,584	3,098	4,021	3,459	1,600	1,821	1,253
Social Security, private and government retirement	5,127	245	421	880	2,066	8,386	21,625	21,231	22,244
Interest, dividends, rental income, other property income	932	143	175	612	968	1,758	1,921	1,768	2,162
Unemployment and workers' compensation, veterans' benefits	239	102	202	267	275	383	101	132	52
Public assistance, supplemental security income, food stamps	406	575	357	426	367	444	397	416	366
Regular contributions for support	338	700	346	406	347	128	262	118	488
Other income	127	311	155	125	113	74	101	82	131
Personal taxes	3,088	621	2,436	3,399	4,602	3,669	1,496	1,896	867
Federal income taxes	2,313	416	1,802	2,575	3,462	2,740	1,099	1,399	628
State and local income taxes	617	188	564	685	927	679	206	276	96
Other taxes	158	18	69	139	214	249	190	220	143
Income after taxes	54,814	31,052	50,878	61,231	66,689	57,880	36,708	40,196	31,221

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Item	Total two or more persons	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	-\$4,685	\$3,548	-\$5,399	-\$8,828	-\$6,577	-\$4,889	\$3,678	\$6,110	-\$82
Net change in total assets	7,207	8,832	11,043	7,080	6,304	3,865	6,522	9,751	1,530
Net change in total liabilities	11,892	5,284	16,442	15,908	12,880	8,753	2,844	3,641	1,612
Other financial information:									
Other money receipts	502	260	213	288	658	1,006	622	441	902
Mortgage principal paid on owned property	-1,719	-282	-1,183	-2,028	-2,461	-2,108	-869	-1,149	-437
Estimated market value of owned home	121,875	23,307	76,789	124,473	144,465	146,813	150,071	169,365	120,245
Estimated monthly rental value of owned home ..	804	206	577	845	945	950	871	906	818
Gifts of goods and services	1,150	545	647	906	1,782	1,721	952	1,090	741
Food	91	31	31	64	185	145	45	44	46
Alcoholic beverages	15	14	15	20	15	12	10	14	4
Housing	295	157	236	240	410	405	241	278	185
Housekeeping supplies	50	31	39	45	55	70	50	55	41
Household textiles	15	4	15	10	16	31	16	18	13
Appliances and miscellaneous housewares	29	15	18	21	35	58	25	27	23
Major appliances	9	(³)	5	5	10	23	6	7	5
Small appliances and miscellaneous housewares	20	14	13	16	24	35	20	21	18
Miscellaneous household equipment	69	39	45	62	88	100	61	73	43
Other housing	133	68	120	102	217	145	90	105	66
Apparel and services	264	199	198	220	318	395	244	304	153
Males, 2 and over	69	60	40	58	89	85	87	112	48
Females, 2 and over	96	34	61	68	121	185	91	107	67
Children under 2	52	58	67	52	54	52	25	31	14
Other apparel products and services	47	45	29	42	53	73	42	53	24
Jewelry and watches	15	10	12	12	16	27	11	14	7
All other apparel products and services	32	36	18	30	37	46	30	39	41 ⁷
Transportation	60	9	30	49	93	88	60	40	91
Health care	33	4 ³	11	25	47	69	33	44	16
Entertainment	83	47	56	75	112	117	69	80	52
Toys, games, hobbies, and tricycles	33	13	21	26	40	59	31	40	16
Other entertainment	50	34	35	49	72	58	38	40	36
Personal care products and services	21	15	13	23	27	22	21	27	12
Reading	1	(³)	(³)	1	1	2	3	3	4
Education	206	44	27	128	473	330	112	118	103
All other gifts	80	25	29	61	101	136	114	139	76

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.