

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands)	110,339	16,838	93,501	63,094	47,245	73,853	36,486	88,401	21,938
Consumer unit characteristics:									
Income before taxes ¹	\$47,507	\$32,187	\$50,368	\$51,190	\$42,479	\$52,568	\$37,185	\$52,470	\$27,528
Income after taxes ¹	44,587	30,811	47,160	47,982	39,952	49,231	35,115	49,101	26,414
Age of reference person	48.1	24.2	52.4	35.6	64.9	38.0	68.7	41.5	75.0
Average number in consumer unit:									
Persons	2.5	2.2	2.6	2.9	2.0	2.8	1.9	2.7	1.7
Children under 187	.6	.7	1.0	.2	.9	.1	.8	.1
Persons 65 and over3	(²)	.3	(²)	.7	(²)	.8	(²)	1.4
Earners	1.4	1.4	1.3	1.6	1.0	1.6	.8	1.6	.4
Vehicles	1.9	1.4	2.0	1.9	1.9	2.0	1.8	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male	51	51	52	52	51	52	50	53	46
Female	49	49	48	48	49	48	50	47	54
Housing tenure:									
Homeowner	66	26	73	56	80	59	80	63	80
With mortgage	40	19	44	45	34	46	27	46	18
Without mortgage	26	7	30	11	46	13	53	17	62
Renter	34	74	27	44	20	41	20	37	20
Race of reference person:									
Black	12	14	12	14	10	13	9	13	9
White and other	88	86	88	86	90	87	91	87	91
Education of reference person:									
Elementary (1-8)	6	2	6	3	9	3	11	4	14
High school (9-12)	38	32	40	35	43	35	45	36	48
College	56	66	54	62	48	62	43	60	37
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	88	80	89	88	87	89	86	89	82
Average annual expenditures	\$39,518	\$29,807	\$41,267	\$41,916	\$36,286	\$42,621	\$33,202	\$42,432	\$27,714
Food									
Food at home	5,321	4,329	5,499	5,651	4,862	5,753	4,427	5,702	3,749
Cereals and bakery products	3,086	2,311	3,225	3,187	2,944	3,244	2,757	3,243	2,435
Cereals and cereal products	452	332	474	469	429	472	411	470	377
Cereals and cereal products	156	132	161	168	140	168	132	165	122
Bakery products	296	201	313	300	289	304	279	306	255
Meats, poultry, fish, and eggs	828	617	866	845	804	868	744	873	641
Beef	248	195	258	253	241	261	221	262	191
Pork	177	124	187	174	181	181	171	184	148
Other meats	102	74	107	108	94	109	88	108	77
Poultry	152	118	158	161	140	164	126	163	108
Fish and seafood	114	77	120	114	113	117	106	120	87
Eggs	35	28	36	36	34	36	32	36	30
Dairy products	332	243	348	346	311	352	290	350	257
Fresh milk and cream	136	103	142	143	125	146	115	142	108
Other dairy products	196	139	206	203	186	206	175	207	148
Fruits and vegetables	522	380	547	518	527	531	503	535	468
Fresh fruits	160	110	170	155	168	161	159	163	151
Fresh vegetables	162	116	170	160	164	164	158	167	141
Processed fruits	116	94	120	119	112	120	107	119	105
Processed vegetables	84	60	88	84	83	86	78	87	72

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home	\$952	\$740	\$990	\$1,008	\$873	\$1,021	\$809	\$1,015	\$693
Sugar and other sweets	116	78	123	118	113	120	108	121	96
Fats and oils	87	65	91	88	86	90	80	90	73
Miscellaneous foods	455	381	468	493	402	495	370	488	318
Nonalcoholic beverages	256	193	268	274	231	278	211	276	175
Food prepared by consumer unit on out-of-town trips	38	23	41	36	41	38	40	40	32
Food away from home	2,235	2,019	2,274	2,464	1,918	2,509	1,670	2,459	1,314
Alcoholic beverages	349	361	346	394	286	399	244	387	192
Housing	13,011	9,881	13,575	14,058	11,614	14,137	10,730	13,917	9,354
Shelter	7,602	6,248	7,845	8,529	6,362	8,526	5,731	8,286	4,844
Owned dwellings	4,979	2,007	5,514	5,300	4,550	5,461	4,001	5,406	3,258
Mortgage interest and charges	2,862	1,305	3,142	3,484	2,031	3,523	1,523	3,361	849
Property taxes	1,233	404	1,383	1,086	1,430	1,161	1,379	1,206	1,343
Maintenance, repairs, insurance, other expenses	884	298	989	729	1,090	777	1,099	838	1,066
Rented dwellings	2,134	3,984	1,801	2,794	1,253	2,598	1,195	2,366	1,201
Other lodging	489	257	531	436	559	467	534	515	386
Utilities, fuels, and public services	2,767	1,890	2,924	2,743	2,798	2,806	2,687	2,838	2,481
Natural gas	411	225	444	387	443	399	435	406	428
Electricity	1,009	672	1,069	991	1,032	1,011	1,003	1,027	934
Fuel oil and other fuels	112	40	125	85	148	95	148	104	146
Telephone services	914	796	936	979	829	990	761	980	652
Water and other public services	321	157	350	301	346	311	340	321	321
Household operations	676	432	720	739	592	705	616	670	700
Personal services	291	283	292	418	121	370	131	323	162
Other household expenses	385	149	427	321	471	336	485	347	538
Housekeeping supplies	509	293	548	488	539	516	495	528	430
Laundry and cleaning supplies	131	93	138	134	128	137	120	138	102
Other household products	255	126	278	246	268	263	238	269	199
Postage and stationery	122	74	131	108	142	116	137	121	129
Household furnishings and equipment	1,458	1,018	1,537	1,559	1,323	1,584	1,201	1,596	899
Household textiles	114	61	123	106	125	115	112	120	88
Furniture	372	327	380	431	293	424	268	412	212
Floor coverings	40	9	46	38	44	41	39	42	33
Major appliances	178	95	193	184	171	186	162	187	143
Small appliances, miscellaneous housewares	87	49	93	84	90	88	83	94	58
Miscellaneous household equipment	667	477	701	716	600	731	535	741	366
Apparel and services	1,743	1,527	1,782	2,008	1,379	2,024	1,165	1,951	891
Men and boys	423	360	434	497	322	501	262	479	193
Men, 16 and over	335	308	340	368	290	383	236	375	170
Boys, 2 to 15	88	52	94	129	32	118	26	104	23
Women and girls	677	511	707	745	584	754	519	742	408
Women, 16 and over	562	447	583	579	538	602	480	607	378
Girls, 2 to 15	115	64	124	165	46	152	38	135	30
Children under 2	81	141	71	111	41	106	30	97	16
Footwear	302	270	308	357	226	358	186	341	143
Other apparel products and services	259	244	262	299	206	304	168	291	131
Transportation	7,633	6,403	7,855	8,391	6,621	8,482	5,915	8,418	4,470
Vehicle purchases (net outlay)	3,579	3,215	3,644	4,037	2,967	4,051	2,624	4,006	1,859
Cars and trucks, new	1,685	1,110	1,789	1,734	1,619	1,784	1,485	1,837	1,073
Cars and trucks, used	1,848	2,068	1,809	2,252	1,308	2,211	1,113	2,113	780
Other vehicles	46	4 ³⁸	47	50	40	55	4 ²⁶	56	4 ⁶
Gasoline and motor oil	1,279	1,052	1,320	1,397	1,122	1,414	1,007	1,402	783

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses	\$2,375	\$1,844	\$2,471	\$2,563	\$2,124	\$2,623	\$1,873	\$2,598	\$1,475
Vehicle finance charges	359	349	361	431	263	428	221	417	127
Maintenance and repairs	662	455	700	695	617	718	549	711	464
Vehicle insurance	819	616	856	842	788	863	731	869	620
Vehicle rental, leases, licenses, other charges	534	424	554	594	455	615	372	601	264
Public transportation	400	291	419	393	408	394	411	411	353
Health care	2,182	828	2,425	1,575	2,993	1,690	3,178	1,856	3,493
Health insurance	1,061	432	1,174	779	1,437	823	1,541	883	1,775
Medical services	573	210	638	467	713	498	723	543	693
Drugs	449	145	503	256	707	289	772	341	884
Medical supplies	100	41	110	72	137	79	141	89	142
Entertainment	1,953	1,460	2,042	2,140	1,702	2,140	1,573	2,172	1,067
Fees and admissions	526	344	559	586	446	583	412	584	295
Television, radios, sound equipment	660	576	675	734	560	730	517	716	433
Pets, toys, and playground equipment	337	238	355	373	290	373	265	379	169
Other entertainment supplies, equipment, and services	430	302	453	447	406	454	380	494	169
Personal care products and services	485	357	508	485	484	499	454	506	396
Reading	141	76	153	125	162	132	160	140	144
Education	648	1,037	578	802	441	830	279	765	173
Tobacco products and smoking supplies	308	296	311	349	254	349	225	347	154
Miscellaneous	750	400	813	681	843	696	861	715	891
Cash contributions	1,258	465	1,401	1,042	1,546	1,118	1,541	1,178	1,583
Personal insurance and pensions	3,737	2,387	3,980	4,216	3,096	4,372	2,451	4,377	1,157
Life and other personal insurance	410	103	466	341	504	370	492	417	384
Pensions and Social Security	3,326	2,285	3,514	3,876	2,593	4,002	1,959	3,960	773
Sources of income and personal taxes: ¹									
Money income before taxes	47,507	32,187	50,368	51,190	42,479	52,568	37,185	52,470	27,528
Wages and salaries	38,334	29,441	39,995	46,455	27,247	47,540	19,559	46,126	6,967
Self-employment income	2,231	691	2,519	2,352	2,066	2,353	1,983	2,549	954
Social Security, private and government retirement	4,963	242	5,844	710	10,769	935	13,179	1,942	17,125
Interest, dividends, rental income, other property income	951	424	1,049	496	1,573	587	1,693	721	1,878
Unemployment and workers' compensation, veterans' benefits	171	84	188	173	169	175	165	197	70
Public assistance, supplemental security income, food stamps	384	288	402	357	420	378	395	392	349
Regular contributions for support	315	608	260	437	148	406	130	371	89
Other income	158	410	111	209	88	196	80	173	96
Personal taxes	2,920	1,377	3,209	3,208	2,528	3,337	2,070	3,369	1,114
Federal income taxes	2,237	1,055	2,458	2,474	1,912	2,577	1,542	2,588	824
State and local income taxes	555	303	602	630	452	651	357	657	142
Other taxes	129	19	150	104	163	109	170	124	149
Income after taxes	44,587	30,811	47,160	47,982	39,952	49,231	35,115	49,101	26,414

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities	-\$2,059	-\$1,770	-\$2,111	-\$3,892	\$389	-\$3,503	\$863	-\$3,744	\$4,730
Net change in total assets	5,678	5,160	5,771	6,770	4,220	6,498	4,019	5,459	6,562
Net change in total liabilities	7,737	6,929	7,883	10,662	3,831	10,001	3,156	9,203	1,832
Other financial information:									
Other money receipts	372	196	403	279	495	321	474	335	520
Mortgage principal paid on owned property	-1,397	-352	-1,585	-1,407	-1,384	-1,546	-1,096	-1,580	-661
Estimated market value of owned home	103,975	30,617	117,185	86,064	127,894	91,989	128,236	97,756	129,037
Estimated monthly rental value of owned home ..	690	241	771	611	795	647	777	678	736
Gifts of goods and services	1,012	528	1,099	862	1,214	991	1,054	1,059	822
Food	69	24	77	53	90	74	58	78	31
Alcoholic beverages	14	11	15	15	13	16	9	15	9
Housing	258	167	275	228	299	250	275	270	211
Housekeeping supplies	41	25	44	37	47	39	45	43	32
Household textiles	14	7	15	8	23	11	21	13	18
Appliances and miscellaneous housewares	25	11	28	19	34	23	30	27	19
Major appliances	6	4 ³	7	4	10	6	8	7	5
Small appliances and miscellaneous housewares	19	8	21	15	24	17	22	20	14
Miscellaneous household equipment	59	37	63	53	68	57	64	63	45
Other housing	119	87	124	112	128	120	116	124	97
Apparel and services	237	170	249	218	262	235	240	252	174
Males, 2 and over	61	44	64	50	76	57	70	60	65
Females, 2 and over	89	38	98	77	105	84	98	95	64
Children under 2	42	47	41	45	37	48	28	48	15
Other apparel products and services	45	41	46	46	44	45	44	49	30
Jewelry and watches	17	22	16	20	13	19	12	19	10
All other apparel products and services	28	19	30	26	31	26	32	30	20
Transportation	70	13	80	59	85	63	84	68	79
Health care	35	4	40	19	56	22	61	27	66
Entertainment	74	62	76	71	78	76	71	78	56
Toys, games, hobbies, and tricycles	30	18	32	26	35	27	36	31	25
Other entertainment	44	44	44	45	44	49	35	47	32
Personal care products and services	21	12	22	16	27	18	26	23	12
Reading	1	1	1	1	2	1	2	1	2
Education	160	37	182	131	199	177	126	181	76
All other gifts	73	30	81	51	104	59	101	65	104

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.