

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000

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)	109,367	8,306	18,887	23,983	21,874	14,161	22,155	11,538	10,617
Consumer unit characteristics:									
Income before taxes ¹	\$44,649	\$19,744	\$45,498	\$56,500	\$58,889	\$48,108	\$25,220	\$29,349	\$20,563
Income after taxes ¹	41,532	18,813	42,665	52,626	54,149	44,109	23,890	27,553	19,759
Age of reference person	48.2	21.3	29.8	39.5	49.4	59.1	75.0	69.4	81.2
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	.4	1.1	1.3	.6	.2	.1	.1	(²)
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.3	1.4	1.3
Earners	1.4	1.3	1.5	1.7	1.8	1.4	.4	.6	.2
Vehicles	1.9	1.1	1.8	2.2	2.4	2.2	1.5	1.8	1.1
Percent distribution:									
Sex of reference person:									
Male	53	46	54	54	57	57	46	52	41
Female	47	54	46	46	43	43	54	48	59
Housing tenure:									
Homeowner	66	12	46	69	75	81	80	82	77
With mortgage	39	7	39	56	53	40	16	23	9
Without mortgage	27	5	7	13	22	41	63	59	68
Renter	34	88	54	31	25	19	20	18	23
Race of reference person:									
Black	12	13	15	13	13	11	9	10	7
White and other	88	87	85	87	87	89	91	90	93
Education of reference person:									
Elementary (1-8)	6	2	3	3	4	8	15	10	20
High school (9-12)	39	33	35	39	34	43	48	49	48
College	54	65	62	58	62	49	36	40	31
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	1	1	1
At least one vehicle owned or leased	88	71	89	92	92	92	81	87	75
Average annual expenditures	\$38,045	\$22,543	\$38,945	\$45,149	\$46,160	\$39,340	\$26,533	\$30,782	\$21,908
Food									
Food at home	5,158	3,213	5,260	6,092	6,295	5,168	3,652	4,178	3,077
Cereals and bakery products	3,021	1,643	2,951	3,484	3,657	3,071	2,448	2,760	2,106
Cereals and cereal products	453	238	429	531	560	441	376	414	334
Bakery products	156	90	167	190	180	140	123	133	112
Meats, poultry, fish, and eggs	297	148	263	341	380	301	253	281	222
Beef	795	437	770	918	970	832	626	727	515
Pork	238	135	239	270	296	243	182	217	144
Other meats	167	89	155	186	198	186	143	168	116
Poultry	101	55	98	120	121	99	79	86	70
Fish and seafood	145	86	145	178	169	146	108	130	84
Eggs	110	52	102	126	146	115	84	95	73
Dairy products	34	21	30	37	40	43	30	32	28
Fresh milk and cream	325	175	317	383	377	321	275	310	236
Other dairy products	131	73	134	157	146	126	112	118	104
Fruits and vegetables	193	101	183	226	232	195	163	192	132
Fresh fruits	521	253	488	552	626	558	495	529	457
Fresh vegetables	163	77	146	169	187	185	169	164	175
Processed fruits	159	74	148	164	201	173	146	162	128
Processed vegetables	115	62	113	125	133	115	109	119	97
Eggs	84	41	82	92	105	87	71	84	57

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	\$927	\$541	\$946	\$1,101	\$1,124	\$918	\$676	\$779	\$563
Sugar and other sweets	117	60	105	147	143	115	93	105	80
Fats and oils	83	42	77	90	102	90	74	87	60
Miscellaneous foods	437	271	485	518	528	398	304	348	256
Nonalcoholic beverages	250	147	247	300	300	263	176	199	151
Food prepared by consumer unit on out-of-town trips	40	19	31	46	52	52	29	40	17
Food away from home	2,137	1,569	2,309	2,607	2,638	2,097	1,205	1,418	971
Alcoholic beverages	372	392	431	420	417	371	211	261	155
Housing	12,319	7,109	13,050	15,111	14,179	12,362	8,759	9,671	7,766
Shelter	7,114	4,574	7,905	8,930	8,297	6,587	4,597	5,114	4,034
Owned dwellings	4,602	634	4,142	6,433	5,964	4,780	3,043	3,619	2,418
Mortgage interest and charges	2,639	386	2,888	4,302	3,558	2,278	793	1,179	375
Property taxes	1,139	176	755	1,246	1,471	1,462	1,175	1,272	1,070
Maintenance, repairs, insurance, other expenses	825	72	499	884	935	1,040	1,075	1,168	973
Rented dwellings	2,034	3,618	3,514	2,067	1,614	1,123	1,140	952	1,344
Other lodging	478	322	248	430	719	685	413	543	272
Utilities, fuels, and public services	2,489	1,248	2,341	2,810	2,857	2,756	2,198	2,438	1,937
Natural gas	307	102	273	350	344	341	310	318	301
Electricity	911	444	826	1,009	1,045	1,048	834	921	740
Fuel oil and other fuels	97	21	58	97	109	113	137	151	121
Telephone services	877	589	950	1,018	1,007	909	620	720	511
Water and other public services	296	91	234	336	352	345	298	328	264
Household operations	684	226	871	896	583	542	661	498	839
Personal services	326	154	641	542	147	93	215	99	340
Other household expenses	358	72	230	354	435	449	446	399	498
Housekeeping supplies	482	194	437	570	532	585	421	511	322
Laundry and cleaning supplies	131	55	125	157	137	184	95	110	79
Other household products	226	89	201	280	247	262	196	241	146
Postage and stationery	126	50	112	133	147	139	130	160	97
Household furnishings and equipment	1,549	867	1,495	1,906	1,911	1,891	882	1,110	634
Household textiles	106	35	120	124	125	125	73	101	43
Furniture	391	270	457	499	471	361	201	256	141
Floor coverings	44	6	42	53	51	56	38	40	36
Major appliances	189	77	181	212	223	221	160	196	122
Small appliances, miscellaneous housewares	87	50	78	93	126	106	54	68	39
Miscellaneous household equipment	731	429	617	926	915	1,022	356	450	254
Apparel and services	1,856	1,420	2,059	2,323	2,371	1,694	925	1,130	701
Men and boys	440	320	511	551	577	395	196	269	117
Men, 16 and over	344	294	368	367	482	352	177	240	108
Boys, 2 to 15	96	26	143	184	95	42	19	29	9
Women and girls	725	435	704	935	977	687	400	451	343
Women, 16 and over	607	405	561	692	850	630	378	421	331
Girls, 2 to 15	118	31	144	242	126	57	22	31	12
Children under 2	82	101	165	105	54	53	20	31	8
Footwear	343	363	394	401	438	300	159	186	130
Other apparel products and services	266	201	285	331	325	259	150	192	103
Transportation	7,417	5,189	8,357	8,702	8,827	7,842	4,397	5,797	2,875
Vehicle purchases (net outlay)	3,418	2,628	4,139	3,996	3,863	3,623	1,904	2,631	1,114
Cars and trucks, new	1,605	1,061	1,845	1,724	1,690	2,097	1,076	1,447	673
Cars and trucks, used	1,770	1,547	2,217	2,198	2,128	1,508	823	1,173	441
Other vehicles	43	420	77	74	45	418	45	410	(⁵)
Gasoline and motor oil	1,291	947	1,341	1,577	1,592	1,349	735	958	491

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	\$2,281	\$1,397	\$2,482	\$2,677	\$2,868	\$2,375	\$1,374	\$1,766	\$947
Vehicle finance charges	328	228	436	406	391	349	115	182	43
Maintenance and repairs	624	442	570	708	801	672	441	558	314
Vehicle insurance	778	449	774	884	1,002	796	557	673	431
Vehicle rental, leases, licenses, other charges	551	278	701	680	674	559	260	353	159
Public transportation	427	216	395	451	505	495	385	442	322
Health care	2,066	504	1,256	1,774	2,200	2,508	3,247	3,163	3,338
Health insurance	983	211	640	850	976	1,132	1,619	1,608	1,631
Medical services	568	178	367	555	699	721	672	686	658
Drugs	416	81	181	284	407	538	822	744	908
Medical supplies	99	34	69	85	118	117	133	126	141
Entertainment	1,863	1,091	1,876	2,464	2,231	1,955	1,069	1,403	707
Fees and admissions	515	271	460	715	637	509	319	416	214
Television, radios, sound equipment	622	473	680	789	696	581	399	468	325
Pets, toys, and playground equipment	334	173	351	451	384	358	187	262	104
Other entertainment supplies, equipment, and services	393	175	385	509	514	507	164	257	63
Personal care products and services	564	345	576	644	682	569	426	479	368
Reading	146	57	118	151	178	179	148	166	128
Education	632	1,257	585	615	1,146	380	108	149	63
Tobacco products and smoking supplies	319	237	310	427	376	349	163	223	99
Miscellaneous	776	322	804	852	927	824	661	761	553
Cash contributions	1,192	189	648	1,003	1,537	1,301	1,828	2,022	1,618
Personal insurance and pensions	3,365	1,216	3,614	4,570	4,795	3,838	939	1,379	460
Life and other personal insurance	399	54	242	412	549	587	378	514	230
Pensions and Social Security	2,966	1,162	3,373	4,158	4,246	3,252	561	865	231
Sources of income and personal taxes: ¹									
Money income before taxes	44,649	19,744	45,498	56,500	58,889	48,108	25,220	29,349	20,563
Wages and salaries	35,579	16,908	42,770	50,870	50,826	35,544	5,872	9,174	2,147
Self-employment income	2,344	1,130	1,099	2,977	3,893	3,916	811	860	757
Social Security, private and government retirement	4,856	337	511	819	1,913	6,723	16,187	17,011	15,259
Interest, dividends, rental income, other property income	927	78	176	632	1,110	1,153	1,895	1,810	1,991
Unemployment and workers' compensation, veterans' benefits	192	65	137	268	287	179	124	159	83
Public assistance, supplemental security income, food stamps	310	283	346	366	302	361	206	208	203
Regular contributions for support	309	550	338	462	357	149	82	81	⁴ 83
Other income	133	393	122	107	200	81	43	46	40
Personal taxes	3,117	931	2,833	3,874	4,740	3,999	1,330	1,796	804
Federal income taxes	2,409	696	2,205	3,014	3,707	3,062	979	1,338	574
State and local income taxes	562	226	570	734	848	702	145	200	83
Other taxes	146	9	58	126	185	235	205	257	147
Income after taxes	41,532	18,813	42,665	52,626	54,149	44,109	23,890	27,553	19,759

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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	\$457	-\$280	-\$1,121	-\$2,455	\$5,751	-\$482	\$602	\$704	\$492
Net change in total assets	6,016	2,111	8,871	6,772	11,061	2,448	1,529	2,140	865
Net change in total liabilities	5,560	2,391	9,992	9,227	5,311	2,931	927	1,436	373
Other financial information:									
Other money receipts	594	149	457	502	445	1,375	627	1,045	172
Mortgage principal paid on owned property	-1,172	-135	-788	-1,614	-1,802	-1,447	-612	-972	-221
Estimated market value of owned home	92,665	12,323	57,818	102,668	115,545	115,703	104,351	117,708	89,836
Estimated monthly rental value of owned home ..	629	96	442	707	769	754	684	717	647
Gifts of goods and services	1,083	597	716	1,001	1,724	1,345	866	968	755
Food	70	11	32	67	137	121	29	29	29
Alcoholic beverages	14	6	27	18	17	10	5	3	6
Housing	291	143	215	274	428	335	268	268	269
Housekeeping supplies	39	27	36	46	43	45	31	37	24
Household textiles	13	⁴ 3	8	12	21	23	9	12	5
Appliances and miscellaneous housewares	28	10	19	26	42	38	25	31	18
Major appliances	8	41	44	4	16	9	9	11	46
Small appliances and miscellaneous housewares	21	9	15	22	26	29	16	20	12
Miscellaneous household equipment	70	30	46	73	98	81	69	93	42
Other housing	140	73	106	117	224	147	134	94	178
Apparel and services	244	143	220	279	314	296	163	209	113
Males, 2 and over	68	33	57	65	90	107	45	53	37
Females, 2 and over	85	46	66	101	131	84	57	69	42
Children under 2	41	23	50	53	43	48	18	27	7
Other apparel products and services	51	42	48	59	50	57	44	59	27
Jewelry and watches	20	11	18	18	17	29	25	35	14
All other apparel products and services	30	⁴ 30	29	40	33	29	19	24	⁴ 13
Transportation	70	166	32	44	93	122	40	57	21
Health care	38	41	9	13	40	45	98	108	87
Entertainment	94	32	81	102	106	124	86	113	57
Toys, games, hobbies, and tricycles	30	11	27	26	31	51	28	40	16
Other entertainment	64	21	54	77	76	73	58	73	41
Personal care products and services	19	12	16	32	21	25	5	7	2
Reading	2	⁽³⁾	1	1	2	3	3	4	3
Education	151	55	41	100	463	125	44	44	44
All other gifts	89	26	43	70	103	141	125	127	124

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.