

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000

| 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) | 109,367 | 16,787 | 92,580 | 62,480 | 46,887 | 73,051 | 36,316 | 87,212 | 22,155 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$44,649 | \$30,065 | \$47,340 | \$48,781 | \$39,035 | \$50,038 | \$33,740 | \$49,739 | \$25,220 |
| Income after taxes ¹ | 41,532 | 28,343 | 43,965 | 45,458 | 36,197 | 46,529 | 31,417 | 46,153 | 23,890 |
| Age of reference person | 48.2 | 24.3 | 52.5 | 35.5 | 65.0 | 37.9 | 68.8 | 41.3 | 75.0 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 2.5 | 2.3 | 2.6 | 2.9 | 2.0 | 2.8 | 1.9 | 2.7 | 1.7 |
| Children under 18 | .7 | .6 | .7 | 1.0 | .2 | .9 | .1 | .8 | .1 |
| Persons 65 and over | .3 | (²) | .4 | (²) | .7 | (²) | .9 | (²) | 1.3 |
| 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 | 2.0 | 1.5 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 53 | 50 | 53 | 54 | 52 | 54 | 51 | 54 | 46 |
| Female | 47 | 50 | 47 | 46 | 48 | 46 | 49 | 46 | 54 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 66 | 25 | 73 | 55 | 79 | 58 | 80 | 62 | 80 |
| With mortgage | 39 | 19 | 42 | 44 | 32 | 45 | 26 | 44 | 16 |
| Without mortgage | 27 | 6 | 31 | 11 | 48 | 13 | 55 | 18 | 63 |
| Renter | 34 | 75 | 27 | 45 | 21 | 42 | 20 | 38 | 20 |
| Race of reference person: | | | | | | | | | |
| Black | 12 | 13 | 12 | 14 | 10 | 13 | 10 | 13 | 9 |
| White and other | 88 | 87 | 88 | 86 | 90 | 87 | 90 | 87 | 91 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 6 | 2 | 7 | 3 | 10 | 3 | 12 | 4 | 15 |
| High school (9-12) | 39 | 35 | 40 | 36 | 43 | 36 | 46 | 37 | 48 |
| College | 54 | 63 | 53 | 61 | 46 | 61 | 41 | 59 | 36 |
| Never attended and other | (³) | (³) | (³) | (³) | (³) | (³) | (³) | (³) | 1 |
| At least one vehicle owned or leased | 88 | 80 | 89 | 88 | 87 | 89 | 85 | 89 | 81 |
| Average annual expenditures | \$38,045 | \$28,788 | \$39,729 | \$40,418 | \$34,841 | \$41,253 | \$31,555 | \$40,942 | \$26,533 |
| Food | | | | | | | | | |
| Food at home | 5,158 | 4,019 | 5,368 | 5,506 | 4,671 | 5,597 | 4,256 | 5,527 | 3,652 |
| Cereals and bakery products | 3,021 | 2,179 | 3,176 | 3,127 | 2,872 | 3,178 | 2,696 | 3,161 | 2,448 |
| Cereals and cereal products | 453 | 315 | 479 | 472 | 428 | 478 | 402 | 472 | 376 |
| Bakery products | 156 | 122 | 163 | 171 | 136 | 169 | 130 | 164 | 123 |
| Meats, poultry, fish, and eggs | 297 | 193 | 316 | 300 | 292 | 309 | 272 | 308 | 253 |
| Beef | 795 | 561 | 839 | 820 | 762 | 838 | 708 | 837 | 626 |
| Pork | 238 | 174 | 250 | 248 | 225 | 254 | 206 | 252 | 182 |
| Other meats | 167 | 109 | 178 | 168 | 166 | 170 | 160 | 173 | 143 |
| Poultry | 101 | 73 | 106 | 106 | 93 | 107 | 87 | 106 | 79 |
| Fish and seafood | 145 | 113 | 151 | 154 | 133 | 156 | 123 | 154 | 108 |
| Eggs | 110 | 69 | 118 | 111 | 109 | 117 | 97 | 116 | 84 |
| Dairy products | 34 | 24 | 36 | 33 | 36 | 34 | 35 | 36 | 30 |
| Fresh milk and cream | 325 | 233 | 342 | 337 | 307 | 340 | 293 | 337 | 275 |
| Other dairy products | 131 | 99 | 137 | 138 | 121 | 138 | 117 | 136 | 112 |
| Fruits and vegetables | 193 | 134 | 204 | 199 | 186 | 202 | 176 | 201 | 163 |
| Fresh fruits | 521 | 352 | 552 | 508 | 540 | 521 | 520 | 527 | 495 |
| Fresh vegetables | 163 | 105 | 174 | 153 | 178 | 157 | 176 | 162 | 169 |
| Processed fruits | 159 | 108 | 168 | 155 | 164 | 160 | 157 | 162 | 146 |
| Processed vegetables | 115 | 81 | 121 | 116 | 114 | 117 | 111 | 117 | 109 |
| Processed vegetables | 84 | 58 | 89 | 84 | 84 | 87 | 77 | 87 | 71 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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 | \$927 | \$719 | \$965 | \$991 | \$836 | \$1,002 | \$773 | \$988 | \$676 |
| Sugar and other sweets | 117 | 85 | 123 | 124 | 108 | 124 | 102 | 123 | 93 |
| Fats and oils | 83 | 56 | 88 | 83 | 84 | 84 | 81 | 85 | 74 |
| Miscellaneous foods | 437 | 361 | 451 | 480 | 377 | 483 | 341 | 470 | 304 |
| Nonalcoholic beverages | 250 | 194 | 260 | 266 | 226 | 268 | 211 | 267 | 176 |
| Food prepared by consumer unit on out-of-town trips | 40 | 23 | 43 | 39 | 41 | 41 | 38 | 43 | 29 |
| Food away from home | 2,137 | 1,840 | 2,191 | 2,379 | 1,799 | 2,418 | 1,559 | 2,366 | 1,205 |
| Alcoholic beverages | 372 | 414 | 364 | 420 | 304 | 419 | 275 | 411 | 211 |
| Housing | 12,319 | 9,329 | 12,862 | 13,272 | 11,049 | 13,386 | 10,170 | 13,220 | 8,759 |
| Shelter | 7,114 | 5,767 | 7,359 | 7,943 | 6,010 | 7,980 | 5,373 | 7,754 | 4,597 |
| Owned dwellings | 4,602 | 1,740 | 5,121 | 4,895 | 4,212 | 5,041 | 3,721 | 4,998 | 3,043 |
| Mortgage interest and charges | 2,639 | 1,202 | 2,899 | 3,235 | 1,845 | 3,268 | 1,372 | 3,108 | 793 |
| Property taxes | 1,139 | 334 | 1,284 | 1,004 | 1,318 | 1,065 | 1,287 | 1,129 | 1,175 |
| Maintenance, repairs, insurance, other expenses | 825 | 204 | 938 | 657 | 1,049 | 707 | 1,061 | 761 | 1,075 |
| Rented dwellings | 2,034 | 3,759 | 1,721 | 2,642 | 1,224 | 2,482 | 1,133 | 2,261 | 1,140 |
| Other lodging | 478 | 268 | 516 | 406 | 574 | 457 | 519 | 494 | 413 |
| Utilities, fuels, and public services | 2,489 | 1,704 | 2,631 | 2,460 | 2,527 | 2,525 | 2,416 | 2,563 | 2,198 |
| Natural gas | 307 | 169 | 332 | 290 | 330 | 300 | 322 | 307 | 310 |
| Electricity | 911 | 610 | 966 | 884 | 949 | 908 | 918 | 931 | 834 |
| Fuel oil and other fuels | 97 | 37 | 108 | 78 | 123 | 82 | 127 | 87 | 137 |
| Telephone services | 877 | 741 | 901 | 935 | 800 | 948 | 733 | 942 | 620 |
| Water and other public services | 296 | 147 | 324 | 274 | 326 | 287 | 316 | 296 | 298 |
| Household operations | 684 | 448 | 727 | 742 | 608 | 719 | 614 | 691 | 661 |
| Personal services | 326 | 329 | 326 | 453 | 157 | 405 | 167 | 355 | 215 |
| Other household expenses | 358 | 118 | 402 | 289 | 452 | 314 | 447 | 336 | 446 |
| Housekeeping supplies | 482 | 317 | 513 | 476 | 492 | 480 | 487 | 497 | 421 |
| Laundry and cleaning supplies | 131 | 86 | 139 | 129 | 133 | 131 | 130 | 140 | 95 |
| Other household products | 226 | 145 | 241 | 227 | 225 | 228 | 222 | 233 | 196 |
| Postage and stationery | 126 | 86 | 133 | 120 | 133 | 122 | 134 | 125 | 130 |
| Household furnishings and equipment | 1,549 | 1,094 | 1,632 | 1,651 | 1,412 | 1,681 | 1,281 | 1,715 | 882 |
| Household textiles | 106 | 78 | 112 | 108 | 104 | 113 | 94 | 115 | 73 |
| Furniture | 391 | 336 | 401 | 453 | 307 | 454 | 263 | 439 | 201 |
| Floor coverings | 44 | 18 | 49 | 42 | 48 | 44 | 45 | 46 | 38 |
| Major appliances | 189 | 120 | 202 | 190 | 188 | 191 | 184 | 196 | 160 |
| Small appliances, miscellaneous housewares | 87 | 64 | 92 | 90 | 83 | 94 | 75 | 96 | 54 |
| Miscellaneous household equipment | 731 | 477 | 777 | 768 | 681 | 786 | 620 | 824 | 356 |
| Apparel and services | 1,856 | 1,604 | 1,902 | 2,144 | 1,459 | 2,162 | 1,230 | 2,086 | 925 |
| Men and boys | 440 | 383 | 450 | 515 | 338 | 521 | 275 | 500 | 196 |
| Men, 16 and over | 344 | 320 | 349 | 374 | 303 | 392 | 247 | 386 | 177 |
| Boys, 2 to 15 | 96 | 63 | 102 | 140 | 35 | 129 | 28 | 115 | 19 |
| Women and girls | 725 | 513 | 764 | 806 | 613 | 828 | 514 | 805 | 400 |
| Women, 16 and over | 607 | 456 | 635 | 635 | 568 | 670 | 478 | 663 | 378 |
| Girls, 2 to 15 | 118 | 57 | 129 | 171 | 46 | 159 | 36 | 142 | 22 |
| Children under 2 | 82 | 136 | 72 | 114 | 38 | 106 | 33 | 97 | 20 |
| Footwear | 343 | 340 | 344 | 404 | 257 | 405 | 216 | 388 | 159 |
| Other apparel products and services | 266 | 233 | 272 | 305 | 214 | 303 | 192 | 295 | 150 |
| Transportation | 7,417 | 6,531 | 7,578 | 8,147 | 6,444 | 8,251 | 5,741 | 8,184 | 4,397 |
| Vehicle purchases (net outlay) | 3,418 | 3,266 | 3,446 | 3,845 | 2,850 | 3,838 | 2,574 | 3,803 | 1,904 |
| Cars and trucks, new | 1,605 | 1,277 | 1,664 | 1,648 | 1,547 | 1,670 | 1,474 | 1,739 | 1,076 |
| Cars and trucks, used | 1,770 | 1,915 | 1,744 | 2,137 | 1,281 | 2,108 | 1,090 | 2,010 | 823 |
| Other vehicles | 43 | 474 | 38 | 60 | 22 | 60 | 410 | 53 | 45 |
| Gasoline and motor oil | 1,291 | 1,095 | 1,327 | 1,426 | 1,112 | 1,449 | 974 | 1,433 | 735 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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 | \$2,281 | \$1,861 | \$2,358 | \$2,467 | \$2,034 | \$2,538 | \$1,764 | \$2,512 | \$1,374 |
| Vehicle finance charges | 328 | 330 | 328 | 389 | 248 | 389 | 206 | 382 | 115 |
| Maintenance and repairs | 624 | 518 | 643 | 644 | 596 | 670 | 531 | 670 | 441 |
| Vehicle insurance | 778 | 580 | 814 | 812 | 734 | 842 | 650 | 834 | 557 |
| Vehicle rental, leases, licenses, other charges | 551 | 433 | 573 | 622 | 456 | 638 | 377 | 625 | 260 |
| Public transportation | 427 | 310 | 448 | 410 | 449 | 426 | 428 | 437 | 385 |
| Health care | 2,066 | 795 | 2,296 | 1,502 | 2,819 | 1,622 | 2,958 | 1,766 | 3,247 |
| Health insurance | 983 | 390 | 1,090 | 719 | 1,334 | 761 | 1,429 | 821 | 1,619 |
| Medical services | 568 | 238 | 628 | 468 | 701 | 507 | 691 | 541 | 672 |
| Drugs | 416 | 122 | 470 | 235 | 660 | 270 | 711 | 314 | 822 |
| Medical supplies | 99 | 44 | 109 | 79 | 125 | 85 | 127 | 90 | 133 |
| Entertainment | 1,863 | 1,366 | 1,954 | 2,065 | 1,594 | 2,085 | 1,416 | 2,064 | 1,069 |
| Fees and admissions | 515 | 319 | 550 | 568 | 443 | 575 | 393 | 565 | 319 |
| Television, radios, sound equipment | 622 | 553 | 634 | 702 | 515 | 697 | 470 | 678 | 399 |
| Pets, toys, and playground equipment | 334 | 237 | 351 | 374 | 279 | 373 | 254 | 371 | 187 |
| Other entertainment supplies, equipment, and services | 393 | 258 | 418 | 421 | 355 | 440 | 298 | 451 | 164 |
| Personal care products and services | 564 | 446 | 585 | 591 | 526 | 603 | 483 | 597 | 426 |
| Reading | 146 | 81 | 158 | 133 | 165 | 140 | 160 | 146 | 148 |
| Education | 632 | 962 | 572 | 768 | 451 | 839 | 214 | 765 | 108 |
| Tobacco products and smoking supplies | 319 | 272 | 327 | 354 | 272 | 360 | 236 | 358 | 163 |
| Miscellaneous | 776 | 481 | 829 | 780 | 771 | 801 | 725 | 805 | 661 |
| Cash contributions | 1,192 | 348 | 1,346 | 860 | 1,635 | 978 | 1,623 | 1,031 | 1,828 |
| Personal insurance and pensions | 3,365 | 2,140 | 3,587 | 3,878 | 2,682 | 4,009 | 2,069 | 3,981 | 939 |
| Life and other personal insurance | 399 | 113 | 450 | 332 | 488 | 368 | 459 | 404 | 378 |
| Pensions and Social Security | 2,966 | 2,027 | 3,137 | 3,546 | 2,194 | 3,641 | 1,610 | 3,577 | 561 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 44,649 | 30,065 | 47,340 | 48,781 | 39,035 | 50,038 | 33,740 | 49,739 | 25,220 |
| Wages and salaries | 35,579 | 27,611 | 37,049 | 44,154 | 23,927 | 44,798 | 16,918 | 43,360 | 5,872 |
| Self-employment income | 2,344 | 883 | 2,613 | 2,293 | 2,413 | 2,530 | 1,967 | 2,745 | 811 |
| Social Security, private and government retirement | 4,856 | 328 | 5,691 | 771 | 10,406 | 999 | 12,664 | 1,888 | 16,187 |
| Interest, dividends, rental income, other property income | 927 | 143 | 1,072 | 434 | 1,598 | 585 | 1,619 | 674 | 1,895 |
| Unemployment and workers' compensation, veterans' benefits | 192 | 91 | 210 | 198 | 184 | 215 | 144 | 210 | 124 |
| Public assistance, supplemental security income, food stamps | 310 | 309 | 310 | 333 | 279 | 333 | 264 | 337 | 206 |
| Regular contributions for support | 309 | 429 | 286 | 422 | 155 | 409 | 107 | 368 | 82 |
| Other income | 133 | 271 | 108 | 177 | 73 | 171 | 57 | 157 | 43 |
| Personal taxes | 3,117 | 1,722 | 3,375 | 3,323 | 2,838 | 3,510 | 2,323 | 3,586 | 1,330 |
| Federal income taxes | 2,409 | 1,326 | 2,609 | 2,587 | 2,168 | 2,733 | 1,755 | 2,784 | 979 |
| State and local income taxes | 562 | 371 | 597 | 640 | 456 | 665 | 352 | 671 | 145 |
| Other taxes | 146 | 25 | 169 | 97 | 214 | 112 | 216 | 131 | 205 |
| Income after taxes | 41,532 | 28,343 | 43,965 | 45,458 | 36,197 | 46,529 | 31,417 | 46,153 | 23,890 |

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — 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 | \$457 | -\$1,305 | \$776 | -\$410 | \$1,611 | \$594 | \$180 | \$419 | \$602 |
| Net change in total assets | 6,016 | 3,920 | 6,397 | 7,400 | 4,173 | 8,069 | 1,888 | 7,156 | 1,529 |
| Net change in total liabilities | 5,560 | 5,226 | 5,621 | 7,809 | 2,563 | 7,475 | 1,708 | 6,737 | 927 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 594 | 145 | 676 | 425 | 820 | 433 | 919 | 586 | 627 |
| Mortgage principal paid on owned property | -1,172 | -331 | -1,325 | -1,194 | -1,144 | -1,289 | -938 | -1,315 | -612 |
| Estimated market value of owned home | 92,665 | 26,633 | 104,638 | 78,814 | 111,123 | 84,656 | 108,778 | 89,697 | 104,351 |
| Estimated monthly rental value of owned home .. | 629 | 210 | 705 | 555 | 727 | 588 | 711 | 615 | 684 |
| Gifts of goods and services | 1,083 | 638 | 1,164 | 947 | 1,264 | 1,097 | 1,055 | 1,137 | 866 |
| Food | 70 | 28 | 78 | 61 | 83 | 73 | 65 | 80 | 29 |
| Alcoholic beverages | 14 | 13 | 15 | 19 | 8 | 18 | 7 | 17 | 5 |
| Housing | 291 | 176 | 312 | 266 | 326 | 290 | 294 | 297 | 268 |
| Housekeeping supplies | 39 | 33 | 40 | 40 | 38 | 40 | 37 | 41 | 31 |
| Household textiles | 13 | 6 | 15 | 11 | 16 | 13 | 15 | 14 | 9 |
| Appliances and miscellaneous housewares | 28 | 14 | 31 | 24 | 34 | 27 | 30 | 29 | 25 |
| Major appliances | 8 | (³) | 9 | 4 | 12 | 7 | 9 | 7 | 9 |
| Small appliances and miscellaneous housewares | 21 | 13 | 22 | 20 | 22 | 20 | 22 | 22 | 16 |
| Miscellaneous household equipment | 70 | 39 | 76 | 65 | 77 | 69 | 74 | 71 | 69 |
| Other housing | 140 | 85 | 150 | 125 | 161 | 141 | 139 | 142 | 134 |
| Apparel and services | 244 | 155 | 261 | 245 | 242 | 258 | 216 | 264 | 163 |
| Males, 2 and over | 68 | 42 | 72 | 58 | 81 | 67 | 70 | 73 | 45 |
| Females, 2 and over | 85 | 45 | 93 | 87 | 82 | 94 | 67 | 92 | 57 |
| Children under 2 | 41 | 32 | 42 | 47 | 32 | 46 | 30 | 46 | 18 |
| Other apparel products and services | 51 | 37 | 53 | 53 | 47 | 51 | 49 | 52 | 44 |
| Jewelry and watches | 20 | 15 | 21 | 18 | 24 | 17 | 27 | 19 | 25 |
| All other apparel products and services | 30 | 22 | 32 | 35 | 24 | 34 | 23 | 33 | 19 |
| Transportation | 70 | 105 | 64 | 60 | 84 | 69 | 72 | 78 | 40 |
| Health care | 38 | 46 | 44 | 12 | 73 | 19 | 77 | 23 | 98 |
| Entertainment | 94 | 46 | 102 | 86 | 104 | 90 | 101 | 96 | 86 |
| Toys, games, hobbies, and tricycles | 30 | 16 | 32 | 23 | 38 | 26 | 37 | 30 | 28 |
| Other entertainment | 64 | 30 | 70 | 62 | 66 | 64 | 64 | 66 | 58 |
| Personal care products and services | 19 | 13 | 20 | 22 | 15 | 22 | 13 | 23 | 5 |
| Reading | 2 | 1 | 2 | 1 | 3 | 1 | 3 | 2 | 3 |
| Education | 151 | 58 | 168 | 120 | 192 | 188 | 76 | 178 | 44 |
| All other gifts | 89 | 36 | 99 | 56 | 132 | 68 | 131 | 80 | 125 |

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.